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TWENTY-FIFTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts.

JANUARY 1, 1880.

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PART I.

FIRE AND MARINE INSURANCE.

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BOSTON:

Rand, Aberg, & Co., Printers to the Commonwealth,

117 FRANKLIN STREET.

1880.



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# Commonwealth of Massachusetts.

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INSURANCE DEPARTMENT,  
BOSTON, Jan. 1, 1880.

*To the Honorable the Senate and House of Representatives.*

PART I. of the Twenty-Fifth Annual Report of the Massachusetts Insurance Department is herewith respectfully submitted.

This Part of the Report exhibits the condition of all Insurance Companies authorized to transact the business of fire and marine underwriting in this Commonwealth on the thirty-first day of December, 1879, together with their statements in detail for the year ending at that date. In connection with these, also, will be found such other information as the Statutes require, and as the general purpose and scope of the Report render appropriate.

JULIUS L. CLARKE,  
*Insurance Commissioner.*



# TWENTY-FIFTH ANNUAL REPORT

OF THE

## INSURANCE COMMISSIONER.

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### PART I.

#### FIRE AND MARINE INSURANCE.

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#### THE MASSACHUSETTS INSURANCE DEPARTMENT — ITS TWENTY-FIFTH ANNIVERSARY.

THE initial supervision of insurance interests in Massachusetts dates from the year 1837; the first official report of underwriting within its jurisdiction covering the fire business of that year. The report—an eight-page document, compiled by John P. Bigelow, then Secretary of the Commonwealth—represented forty-eight Massachusetts Companies having specific capital aggregating about nine and a half millions, with outstanding risks amounting to nearly one hundred and forty millions; but it gave no intelligible exhibit of their actual assets and liabilities. No other Companies or branches of underwriting were reported.

For a period of nineteen years, ending with 1855, the Secretaries of the Commonwealth continued substantially the same form of report, though somewhat improved and elaborated during the later years by including all Companies doing business in the State.

From 1852 to 1855 the State Auditor and Treasurer were associated with the Secretary: the three constituting a Board

of Insurance Commissioners, charged with the performance of certain limited duties. But with the then already increasing volume of business, and the magnitude of its interests, the necessity of an efficient departmental administration of the insurance laws of the State had become notably apparent.

Hence the Statute of 1855, chapter 124, abolished the old *régime*, and established a regularly organized Insurance Department with enlarged jurisdiction, commencing with a Board of three Commissioners, but reduced to two in 1858, and to one in 1866, with the addition of a Deputy-Commissioner in 1871. It will be seen, therefore, that with the close of 1879 the Department completed its twenty-fifth year of service.

In connection with the unprecedented growth of the business of insurance within these twenty-five years, it may be stated that in its first year the Department had in charge one hundred and seventy-one Companies, fifty-three of which were from other States and countries; the largest number in any subsequent year (1870) having been two hundred and sixty. It has now under its supervision two hundred and forty-seven, eighty-three of which are Home Companies.

The following comparative exhibit of the volume of business transacted by Companies occupying the Massachusetts field at the beginning and close of the quarter century thus introduced, will be found both interesting and instructive:—

## FIRE AND MARINE INSURANCE.

COMPANIES.	1855.			1879.		
	Risks.	Assets.	Liabilities.	Risks.	Assets.	Liabilities.
Home . .	\$515,089,000	\$11,913,605	\$4,045,693	\$815,059,000	\$22,637,656	\$6,757,241
Others . .	165,912,371	3,823,295	1,466,397	6,682,278,000	134,973,628	43,979,594
Totals . .	\$681,001,371	\$15,736,900	\$5,512,090	\$7,497,337,000	\$157,611,284	\$50,736,835

## LIFE INSURANCE.

Home . .	\$12,230,000	\$1,863,095	\$742,081	\$111,633,605	\$31,496,584	\$27,029,648
Others . .	72,829,000	10,031,194	7,800,857	1,428,474,200	371,433,961	339,610,989*
Totals . .	\$85,059,000	\$11,894,289	\$8,542,938	\$1,540,107,805	\$402,930,545	\$366,640,637

\* Premium reserves estimated in a few cases, but sufficiently near for use in this connection.

Even these widely separated landmarks in the expansion of a business affecting more or less intimately the material interests of the whole Commonwealth are sufficiently suggestive. Their indication of rapid and wonderful growth, spanning an average increase of nearly eleven-fold in fire and marine, and an average increase of more than twenty-five-fold in life business, counting risks and assets, is a significant exhibit of the progress of underwriting by Companies authorized in Massachusetts. Such results, showing only a fraction over seven hundred and sixty-six millions at risk in 1855 against more than nine thousand and thirty-seven millions in 1879, with nearly twelve millions of dollars in premiums now annually collected in Massachusetts alone, of which more than eight millions goes to corporations from abroad, can hardly fail to convince every intelligent legislator and citizen that special supervision of insurance, under government authority, was inaugurated not a year or a day too soon.

So far as legislation, often defective and insufficient, has permitted, the necessity so plainly and imperatively presented has met with fitting response. The results are apparent in the correction of serious defects and abuses in management; in the removal of numerous organizations of worthless or fraudulent character; and in the establishment of a more efficient system of protection and security, — results which have materially aided in preserving the commercial honor and integrity of insurance interests, both in their corporate administration and in their measure of indemnity and beneficence.

An appropriate conclusion of this anniversary memorial may be found in the annexed tabulation, giving the names of the several Commissioners and Deputy-Commissioners, with the dates of their appointment, terms of service, etc., from 1855 to the present time: —

## REPORT OF THE

## PAST AND PRESENT COMMISSIONERS.

[Names of *past* Commissioners in small capitals; of *present* Commissioners in Italics.]

Date of Original Appointment.	NAME.	Residence.	Qualified.	Re-appointed.	Resigned.	Expiration of Term.
Apr. 3, 1855,	AUGUSTUS O. BREWSTER	Boston	Apr. 9, 1855,	Apr. 8, 1856,	June 6, 1856,	Apr. 3, 1859.
3, 1855,	NATHANIEL K. ALLEN	Salem	9, 1855,	-	-	3, 1857.
3, 1855,	CHARLES L. PUTNAM	Worcester	10, 1855,	-	Sept. 30, 1856,	3, 1858.
June 6, 1856,	ELIHU C. BAKER	Medford	June 9, 1856,	-	*	3, 1859.
Sept. 30, 1856,	JOHN FIELD	Worcester	Oct 13, 1856,	-	*	3, 1858.
May 20, 1857,	GEORGE T. STEARNS	Boston	May 21, 1857,	-	*	3, 1860.
Apr. 28, 1858,	ELIZUR WRIGHT	Boston	Apr. 29, 1858,	Apr. 26, 1864,	†	28, 1867.
28, 1858,	GEORGE W. SARGENT	Lawrence	May 1, 1858,	26, 1864,	†	28, 1867.
June 29, 1866,	JOHN E. SANFORD	Taunton	July 2, 1866,	July 1, 1869,	Nov 1, 1869,	July 1, 1872.
Oct. 28, 1869,	JULIUS L. CLARKE	Newton	Nov. 1, 1869,	1, 1872,	Jan. 1, 1875,	1, 1875.
Dec. 8, 1874,	STEPHEN H. RHODES	Boston	Dec. 31, 1874,	Dec. 31, 1877,	Mar. 12, 1879,	Jan. 1, 1881.
May 3, 1879,	<i>Julius L. Clarke</i>	Newton	May 3, 1879,	-	-	May 3, 1882.

## PAST AND PRESENT DEPUTY-COMMISSIONERS.

May 17, 1871,	GEORGE W. SARGENT	Chelsea	May 17, 1871,	-	June 16, 1872,	-
June 17, 1872,	STEPHEN H. RHODES	Boston	June 17, 1872,	-	Dec. 31, 1874,	-
Mar. 4, 1875,	BENJAMIN C. DEAN	Lowell	Mar. 4, 1875,	-	Mar. 21, 1876,	-
Apr. 1, 1876,	GEORGE H. LONG	Watertown	Apr. 1, 1876,	-	Feb. 19, 1877,	-
Mar. 20, 1877,	<i>William S. Smith</i>	Boston	Mar. 21, 1877,	-	-	-

\* The Board of three Commissioners was abolished by chapter 177, Acts of 1858.

† The Board of two Commissioners was abolished by chapter 255, Acts of 1866.

THE WRECKS OF A CENTURY, OR THE PERILS OF FIRE  
UNDERWRITING, — 1780-1880.

The mortuary history of American Insurance Companies is most significant and instructive. When elaborated by analyses of actual business details, it becomes even more suggestive. In Massachusetts alone, one hundred years have placed before us lessons of great moment. Their teachings have been strongly emphasized by current history, and may be accepted as a fair and reliable basis of illustration for the whole American field.

Since the adoption of the State Constitution in 1780, four hundred and thirty-seven Insurance Companies (221 Stock and 216 Mutual) have been chartered, under general and special laws, within this Commonwealth. Four hundred and eleven of these Companies were Fire, Marine, and Fire-Marine, thirteen Life, twelve Health, and one Steam-Boiler.

Of the whole number, one hundred and ninety-nine (115 Stock and 84 Mutual) died in their cradles, chiefly for want of proper nursing and financial sustenance; and one hundred and fifty-four others\* (67 Stock and 87 Mutual) closed their doors, either by compulsion or voluntary decision, after longer or shorter periods of business life.

Of the sixty-seven Stock Companies which succumbed to misfortune, twenty-six engaged in fire, ten in marine, and thirty-one in fire-marine underwriting; while of the eighty-seven Mutuals, sixty-three transacted a fire, thirteen a marine, and seven a fire-marine business, the remaining four taking other branches of insurance. Aggregating the two, Stock and Mutual, it appears that eighty-nine of the Companies which have ceased to exist wrote fire, twenty-three marine, and thirty-eight fire and marine risks.

The eighty-three † present survivors represent twenty-three Stock and sixty Mutual Companies. Of the former (Stock), sixteen are writing fire, four marine, and three fire and marine risks. Of the Mutuals, fifty transact a fire, one a

\* Including the New England Mutual and the Shawmut, both of which have re-insured their risks since the commencement of the present year, and excluding the Equitable Marine, which has rescinded its vote to retire.

† Counting the Mechanics' Mutual and the Traders' and Mechanics' as each one Company, although both are represented in the Stock and Mutual Departments.

marine, and three a fire and marine business. Of the whole seventy-six survivors writing the risks here named, sixty-six do only a fire business, four a marine, and six a fire and marine. The remaining seven represent six Life Companies and one Steam-Boiler Insurance Company.

These figures exhibit a mortality among Massachusetts Companies reaching nearly eighty-one per cent of the *whole* number, or upwards of eighty per cent of the Stock, and more than seventy-eight per cent of the Mutuels. Of the two hundred and twenty-one Stock Companies, only twenty-three,\* or less than eleven per cent, now survive; and of the two hundred and sixteen Mutuels, only sixty, or less than twenty-eight per cent, are numbered among the living. In other words, the actual mortality among the Stock Companies has been nearly ninety per cent; and among the Mutuels, upwards of seventy-two per cent. These results are notable indeed; but, with their accompanying financial experiences, we have a record still more replete with lessons of warning and instruction.

While the data wrapped up in this brief registration embrace almost every class of insurance from that of personal liberty and honesty to that of fire, marine, and life indemnity, the interest attaching thereto centres chiefly in the experiences of Fire, Marine, and Life Companies. For the purposes of this Report, however, the first two, fire and marine, are particularly appropriate. But as the first of these two, in its wider distribution of results, has been brought into more intimate relations to the general public, we have chosen that as the special topic of this necrological review.

In the department of fire underwriting alone, the century closing the present year reveals a mortuary record of eventful interest. The wrecks so thickly scattered among the shoals and breakers of insurance venture since 1780 are forcible reminders, not only of the perils encountered, but of the imperative necessity of wise and intelligent scrutiny in the selection and classification of risks, and of the equally indispensable maintenance of rates adequate to insure safety and success. The long list of defunct Companies, with its concurrent annihilation of insurance capital and assets, presents one of the startling realities of the century.

\* Counting as one Company each of those having both Stock and Mutual Departments.

Of the whole two hundred and thirty-eight Massachusetts Companies which have lived to transact the business of insurance, one hundred and ninety-nine engaged in fire underwriting, seventy-six of them Stock, and one hundred and twenty-three Mutual. Of all these latter, only seventy-two survive, showing a mortality of nearly sixty-four per cent of the Companies writing fire risks.

Only five Companies were chartered by the Legislature prior to 1800, and fifty-seven during the first twenty-five years of the present century. Of these sixty-two Companies, only five now exist under their original charters, — the American Fire and Marine chartered in 1818, the Mercantile Marine and the Hospital Life in 1823, the Worcester Mutual in 1824, and the Norfolk Mutual in 1825. The Massachusetts Mutual, originally chartered in 1798, the Manufacturers in 1822, the Franklin in 1823, the Washington in 1824, and the Boylston in 1825, all of Boston, were stricken down by the great Boston fire of 1872, but resumed business under new charters in 1873. The Merchants' Fire and Marine, chartered in 1816, the oldest of its class in America, and a victim of the same disaster, did not re-organize.

As a matter of historic interest and value in this connection, we append a careful compilation of the results of fire and marine underwriting by Companies doing business in this Commonwealth since the establishment of its Insurance Department:—

## REPORT OF THE

## MASSACHUSETTS JOINT-STOCK COMPANIES.

*From 1855 to 1879 inclusive.*

	Premium Receipts.	Losses paid.	Expenses.	Surplus or De- ficiency.
Fire Experience . .	\$55,955,118	\$45,710,352	\$12,030,350	—\$1,785,584
Marine Experience . .	52,947,108	40,220,186	11,383,628	+1,343,294
Totals . . . .	\$108,902,226	\$85,930,538	\$23,413,978	—\$442,290

## MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE COMPANIES.

*From 1855 to 1879 inclusive.*

Fire Experience . .	\$3,870,398	\$3,436,152	\$561,207	—\$126,961
Marine Experience . .	48,722,792	38,529,822	7,064,804	+3,128,166
Totals . . . .	\$52,593,190	\$41,965,974	\$7,626,011	+3,001,205

## MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANIES.

*From 1855 to 1879 inclusive.*

Fire Experience . .	\$33,545,610	\$18,320,983	\$6,709,122	+\$8,515,505
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## JOINT-STOCK COMPANIES OF OTHER STATES.

*From 1855 to 1879 inclusive.*

Fire Experience . .	\$616,803,442	\$386,945,472	\$184,424,229	+\$45,433,741
Marine Experience . .	169,705,797	115,885,020	50,777,742	+3,043,035
Totals . . . .	\$786,509,239	\$502,830,492	\$235,201,971	+\$48,476,776

## JOINT-STOCK COMPANIES OF OTHER COUNTRIES.

*From 1855 to 1879 inclusive.*

Fire Experience . .	\$124,118,416	\$73,469,856	\$34,999,334	+\$15,649,226
Marine Experience . .	751,509	537,713	154,333	+59,463
Totals . . . .	\$124,869,925	\$74,007,569	\$35,153,667	+\$15,708,689

## RECAPITULATION.

Massachusetts Companies,	\$195,041,026	\$146,217,495	\$37,749,111	+\$11,074,420
Companies of other States,	786,509,239	502,830,492	235,201,971	+48,476,776
Companies of other coun- tries . . . .	124,869,925	74,007,569	35,153,667	+15,708,689
Totals . . . .	\$1,106,420,190	\$723,055,556	\$308,104,749	+\$75,259,885

The foregoing exhibit includes the losses paid by Companies forced into bankruptcy by the great fires in Chicago in 1871 and Boston in 1872, together with their premium receipts and expenses prior to their failure in those years.

In aggregating the business of twenty-five years ending with 1879, it will be seen that the Massachusetts Joint-Stock Companies made an actual loss of nearly \$1,800,000 in excess of their premium receipts on fire business, while their surplus on marine business still leaves a *net* loss of nearly half a million.

Within the same period the Mutual Marine and Fire-Marine Companies made a loss of nearly \$127,000 in excess of their premium income on fire business, while their surplus on marine business, after paying losses incurred by the disaster to the Arctic whaling fleet in 1871, shows a net surplus of three millions.

The Mutual Fire Companies stand alone among all the Companies of the State in their exhibit of a surplus over premium income on fire business. After payment of all losses and expenses, their surplus exceeds eight and a half millions.

In averaging the net results of these actual experiences of the Massachusetts Companies among the whole number which have transacted business since 1855, it will be found that the division of surplus on insurance scarcely reaches the ordinary profits of the most common business enterprises.

So also of Companies from other States and countries. An average apportionment of their sixty-four millions of surplus premium income, over losses and expenses, would leave comparatively no greater margin for dividends or profits than that which appears to have accrued to Massachusetts Companies.

The figures given in the preceding tabulation seem indeed enormous, — upwards of *one thousand and one hundred millions of dollars in premiums collected in twenty-five years* by Companies representing fire and marine insurance in Massachusetts. But after paying therefrom nearly seven hundred and twenty-five millions for losses, and upwards of three hundred and eight millions for expenses of the business, the seventy-five millions of surplus remaining give *less than seven per cent* for profits and other contingencies.

In further confirmation of this statement, it may be of interest to know that the fire experience of the Massachusetts Joint-Stock Companies shows their losses to have been nearly eighty-two, and their expenses twenty-one and a half, aggregating upwards of three per cent in excess of their premium income; the fire losses of the Mutual Fire-Marine, nearly eighty-nine, and their expenses fourteen and a half, aggregating also more than three per cent in excess of their premium income; while the Mutual Fire Companies show losses amounting to upwards of fifty-four, and expenses over twenty per cent, making nearly seventy-five per cent of their premium income.

It thus appears that the combined losses and expenses of all the Massachusetts Companies, in their fire experience for twenty-five years, aggregate only a fraction less than *ninety-four per cent* of all their premium receipts. It is also shown that nearly *ninety-seven per cent* of their premium receipts on marine business has been absorbed in the payment of losses and expenses on that account.

The experience of Companies from other States and countries, which we have cited in the same connection, differs comparatively little from each other, the losses and expenses of both averaging upwards of *ninety-three per cent* of their premium receipts.

A simple compilation of vital statistics is comparatively easy; but no complete financial exhibit of underwriting is possible without including the loss of insurance capital, not only by surviving Companies, but by those forced into retirement through the vicissitudes of the business. The data annually required by existing legislation present only the current experience of survivors, but make no mention of capital lost by disasters which not unfrequently blot out even the best managed Companies with their entire assets.

Hence it is evident, that, in any balance of a profit and loss account, the losses of those which have lost every thing must largely offset the gains of the more fortunate. True, a Company here or there may furnish a record of exceptional success; but the average experience of almost any given period would manifestly compel heavy discount in the sometimes fabulously estimated richness of imaginary *bonanzas* in fire and marine underwriting.

While it would be impossible now to give an accurate statement of insurance capital lost during the first three-quarters of the century under review, yet, with the great amount since absorbed, together with the large surplus accumulations of years of patient labor and careful management, which no power could rescue from sacrifice, the volume of loss would be found simply enormous. Some of the more noticeable aggregates are readily recalled.

In citing only a few of the memorable and historic conflagrations of the century, it will be recollected that the great New York fire of 1835 wiped out nineteen Companies and more than twenty-eight millions of insurance capital. Ten years later, another sweeping fire in the same city absorbed upwards of four millions of insurance capital. The Portland fire of 1866 swallowed upwards of three and a half millions more. The great Chicago conflagration of 1871 involved three-fourths of all the Companies then writing fire risks in the United States, making bankrupts of more than sixty whose aggregate capital and surplus amounted to nearly forty millions. The assets of thirty-nine of these Companies then doing business in Massachusetts, amounting to almost twenty-six millions, were completely absorbed by the same calamity, besides an immense aggregate from the capital and assets of nearly two hundred other Companies which suffered heavy impairment thereby. The great fire in Boston, in 1872, ruined thirty-two strong Companies, and annihilated thirty-eight millions of insurance capital; twenty-six Massachusetts Companies losing their entire assets, amounting to more than sixteen and a half millions, and others being seriously crippled.

If to these great amounts were added only the more important of the smaller losses in previous and subsequent years, ranging from half a million to five millions, the aggregate would reach almost incredible magnitude. Among these smaller yet heavy losses, we recall those at Charleston in 1838, at New York in 1839 and 1879, at Albany in 1848, San Francisco in 1850 and 1851, and Boston in 1873 and 1879. But it is needless to continue the enumeration. The result would only extend almost indefinitely the record of disaster and loss.

It is now forty-three years since Massachusetts Companies

were first required to make annual statements of their condition and business transactions for publication under State authority. These returns, for many years extremely meagre and incomplete, make up, with the more imperfect prior information, nearly all the accessible insurance data of the first seventy-five years of the century. But with this acquisition, and the elaborate statistics collected by this Department during the last twenty-five years, the amount of capital and surplus swept out of existence during the whole period may be approximately estimated.

The capital and surplus concurrently blotted out in the endless sacrificial offerings to the fire-fiend by Companies doing business in this State, during the century, can have been scarcely less than two hundred and thirty millions of dollars, of which Massachusetts Companies alone contributed, through failures and impairments, nearly, if not quite, one hundred millions. The enormous impairments involved in these experiences almost counterbalance all margin of profit from fire underwriting during that period. Over and over again have the impairments of capital been made up by levy of fresh contributions from private sources for the continued protection of the public, although the profits of the business were never commensurate with its hazards, nor equal to those derived from many of the more permanent investments.

When it is considered that income from a Company's investments, that its previous accumulations of surplus, and even its capital, are liable at any moment, and are indeed often required, to meet an excess of losses and necessary expenses, and that only some of the oldest and more fortunate Companies are able to maintain their stock at par value, it is easy to understand why insurance investments are regarded with suspicion.

But with all this record of disaster and sacrifice, particularly in fire underwriting, a great and wonderful revolution has been achieved in the business of insurance, even since Massachusetts became an independent Commonwealth. As the present Commissioner had occasion to say in a recent Report, the comparative results of these hundred years have been manifold in their spheres of growth and greatness. Within the same epoch, and in common with other great

cotemporary enterprises, that of insurance, in its various branches, has inseparably identified itself with the mighty agencies that have so successfully contributed to our national prosperity and glory. With all its faults and failures, remote or otherwise, no monetary scheme has developed greater beneficence and blessing within this memorable century, 1780–1880.

#### COMPANIES REPRESENTED IN THIS REPORT.

The annual statements of two hundred and ten Companies appear in this volume of the Report. Of these, eighty are Massachusetts Companies; viz., twenty-four Stock, fifty Mutual Fire, and six Mutual Fire-Marine. The remaining one hundred and thirty Companies are from the following States and countries: From New York, fifty-eight; Connecticut, New Jersey, and Pennsylvania, ten each; Rhode Island and Ohio, four each; Maryland, three; Missouri, two; New Hampshire, Illinois, Wisconsin, Minnesota, and California, one each; and twenty-four American Branches of Foreign Companies.

Included in these statements are those of four Massachusetts Companies which have voluntarily closed their doors, and re-insured their risks,—the New England Mutual in the Metropole and Great Western, the Shawmut in the Metropole, the Weymouth and Braintree in the Home, of New York, and the Westfield in the Westchester. Omitting these four, and counting the Fitchburg Mutual, the Mechanics', and the Traders' and Mechanics' each as one Company, though classed in two departments, and including the Jefferson, of New York, recently admitted, there will remain two hundred and seven Companies now authorized to write fire and marine risks in Massachusetts.

The annexed statements show the Companies admitted and withdrawn since the issue of the last Report:—

## REPORT OF THE

*Companies admitted.*

NAME.	Location.	Date.
Tradesmen's Fire . . . .	New York . .	Apr. 30, 1879.
Globe Fire . . . . .	New York . .	May 14, "
Norwich Union . . . . .	Norwich, Eng. .	May 26, "
La Confiance . . . . .	Paris, France .	June 3, "
United Firemen's . . . . .	Philadelphia, Pa.	June 9, "
London and Lancashire . . . .	Liverpool, Eng. .	June 25, "
Manufacturers' and Builders' . .	New York . .	Aug. 25, "
Metropole . . . . .	Paris, France .	Nov. 4, "
Phoenix Assurance . . . . .	London, Eng. .	Nov. 6, "
Reassurances Générales . . . .	Paris, France .	Nov. 18, "
Jefferson . . . . .	New York . .	Apr. 1, 1880.

Two of the Foreign Companies admitted during the year — the Metropole and the Reassurances Générales — have made the required deposits with the Treasurer and Receiver-General of the Commonwealth, — the first-named, \$200,000; and the last, \$300,000. The others had previously made deposits in New York.

*Companies withdrawn.*

NAME.	Location.	Date.
Amity . . . . .	New York . .	Apr. 11, 1879.
Home . . . . .	Newark, N.J. .	Apr. 14, "
Atlantic . . . . .	Brooklyn, N.Y. .	May 5, "
Roger Williams . . . . .	Providence, R.I. .	July 19, "
Royal Canadian . . . . .	Montreal, Can. .	Aug. 26, "
Safeguard . . . . .	New York . .	June 7, "
Mercantile Mutual . . . . .	New York . .	Oct. 25, "
Ætna . . . . .	New York . .	Sept. 4, "

In addition to the above, and as stated on a previous page, four Massachusetts Companies have voluntarily retired, — the New England, Shawmut, Weymouth and Braintree, and the Westfield. The retirement of the first two withdraws \$850,000 of cash and guarantee capital from the business.

### REVIEW OF THE BUSINESS OF 1879.

In connection with the following condensed summary of the business of 1879, it is a pleasure to find that its results indicate, in some respects, a more hopeful assurance of coming recuperation and prosperity than was generally anticipated. As a whole, the Companies writing risks in Massachusetts have held their own, the losses of some in their volume of business having been offset by the gains of others. It will be seen, however, that the disasters of the year, and especially the strife of competition in its acceptance of inadequate rates, have produced important and unfavorable results. But the figures will show for themselves.

As compared with 1878, the admitted assets of all the Companies now represented, amounting to \$157,622,284, show a gain of \$3,255,071; their liabilities, \$50,336,834, an increase of \$2,094,305, leaving a net surplus of \$107,285,450, a gain of \$1,160,766, of which \$605,805 has been made by Massachusetts Companies.

The risks written aggregate \$7,657,592,481, an increase of \$562,405,547; premium receipts, \$60,556,823, an increase of \$1,322,479; losses paid, \$38,431,019, an increase of \$5,805,621; and expenses, \$19,666,929, an increase of \$829,696.

The Massachusetts business shows \$740,300,948 in risks written, on which the premiums collected amounted to \$7,911,886. It is noticeable, that, while the risks written were \$6,874,799 in *excess* of 1878, the premium receipts were \$346,240 *less*. These results indicate about the usual volume, — eight hundred millions in all classes of insurance written in the State in 1879, with nearly twelve millions in premiums collected thereon.

COMPARATIVE TABLE A. — *Massachusetts Mutual Fire Insurance Companies.*

	1878.*	1879.†	Increase or Decrease in 1879.
Assets . . . . .	\$5,726,532	\$6,026,481	+\$299,949
Liabilities . . . . .	2,675,373	2,606,704	—68,669
Surplus . . . . .	3,075,739	3,419,777	+344,038
Income . . . . .	2,202,186	2,130,386	—71,800
Expenditures . . . . .	2,065,302	1,986,612	—78,690
Risks written . . . . .	181,386,299	170,882,026	—10,504,273
Net premiums received . . . . .	1,889,666	1,807,686	—81,980
Risks outstanding . . . . .	385,400,923	391,585,041	+6,184,118
Losses paid . . . . .	752,031	471,133	—280,898
Losses incurred . . . . .	559,213	421,441	—137,772
Assessments collected . . . . .	12,806	18,748	+5,942
Profits returned . . . . .	884,053	1,108,650	+224,597
Expenses . . . . .	401,416	382,012	—19,404

\* Fifty-three Companies.

† Fifty-one Companies.

COMPARATIVE TABLE B. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

	1878.*	1879.*	Increase or Decrease in 1879.
Cash guarantee fund . . . . .	\$765,200	\$765,200	—
Subscription notes . . . . .	366,500	357,000	—\$9,500
Assets . . . . .	3,202,430	3,120,188	—82,242
Liabilities . . . . .	722,362	696,000	—26,362
Surplus . . . . .	262,466	286,797	+24,331
Income . . . . .	989,023	840,868	—148,155
Expenditures . . . . .	1,126,816	1,019,925	—106,891
Risks written . . . . .	49,967,319	53,441,592	+3,474,273
Net premiums received . . . . .	875,418	736,722	—138,696
Risks outstanding . . . . .	36,231,391	40,715,029	+4,483,638
Losses paid . . . . .	689,315	554,432	—134,883
Losses incurred . . . . .	595,467	617,643	+22,176
Expenses . . . . .	146,389	150,232	+3,843
Scrip dividends declared . . . . .	214,421	141,849	—72,572
Scrip redeemed . . . . .	146,620	211,240	+64,620
Scrip outstanding . . . . .	1,085,902	1,015,191	—70,711

\* Five Companies.

COMPARATIVE TABLE C. — *Massachusetts Joint-Stock Insurance Companies.*

	1878.*	1879.†	Increase or Decrease in 1879.
Cash capital . . . .	\$7,317,000	\$7,300,000‡	—\$17,000
Assets . . . . .	13,253,528	13,490,987	+237,459
Liabilities . . . . .	3,454,514	3,454,537	+23
Surplus . . . . .	9,799,014	10,036,450	+237,436
Income . . . . .	4,761,066	4,439,666	—321,400
Expenditures . . . .	4,528,192	4,638,538	+110,346
Risks written . . . .	390,335,462	430,363,545	+40,028,083
Net premiums received .	4,167,976	3,818,110	—319,866
Risks outstanding . .	370,315,364	382,759,364	+12,444,000
Losses paid . . . . .	2,713,582	2,812,750	+99,168
Losses incurred . . . .	2,673,720	3,020,203	+346,483
Expenses . . . . .	1,267,764	1,302,879	+35,115
Cash dividends declared .	546,000	523,750	—22,250

\* Twenty-six Companies.

† Twenty-five Companies.

‡ The Equitable Marine is not included.

COMPARATIVE TABLE D. — *Fire and Marine Insurance Companies of other States.*

	1878.*	1879.†	Increase or Decrease in 1879.
Cash capital . . . . .	\$41,414,090	\$40,994,090	—\$420,000
Assets . . . . .	114,278,449	114,243,726	—34,723
Liabilities . . . . .	32,960,531	34,228,619	+1,268,088
Income . . . . .	46,278,305	46,300,441	+22,136
Expenditures . . . . .	44,293,835	46,831,167	+2,537,332
Fire risks written . . .	3,736,517,625	3,840,174,481	+103,656,856
Net premiums received .	29,659,189	30,165,419	+506,230
Marine risks written . .	1,217,071,896	1,283,374,247	+66,302,351
Net premiums received .	10,729,701	10,317,248	—412,453
Fire losses paid . . . .	14,713,119	17,521,776	+2,808,657
Marine or inl'd losses paid,	7,844,622	7,513,564	—331,058
Dividends paid . . . .	5,258,045	5,078,714	—179,331
Expenses . . . . .	13,201,959	13,467,618	+265,659

\* One hundred and nine Companies.

† One hundred and six Companies.

COMPARATIVE TABLE E. — *United States Branches of Foreign Companies.*

	1878.*	1879.†	Increase or Decrease in 1879.
Assets in United States .	\$17,906,274	\$20,730,902	+\$2,824,628
Liabilities in United States,	8,429,749	9,750,974	+1,321,225
Income . . . .	12,701,418	14,559,110	+1,857,692
Expenditures . . .	9,732,432	12,921,592	+3,189,160
Risks written . . .	1,519,908,333	1,879,356,590	+359,448,257
Net premiums received .	11,912,454	13,671,638	+1,759,184
Losses paid . . .	5,912,729	8,557,404	+2,644,675
Expenses . . . .	3,819,705	4,364,188	+544,483

\* Nineteen Companies.

† Twenty-four Companies.

COMPARATIVE TABLE F. — *Massachusetts Business.\**

	1878.	1879.	Increase or Decrease in 1879.
Fire risks written . .	\$558,019,711	\$520,814,369	—\$37,205,342
Fire premiums received .	5,506,392	5,026,482	—479,910
Fire losses paid . .	2,547,841	1,994,412	—553,429
Fire losses incurred . .	2,438,121	2,500,451	+62,330
Marine risks written .	175,406,438	219,486,579	+44,080,141
Marine premiums received,	2,751,734	2,885,404	+133,670
Marine losses paid . .	2,245,118	2,011,473	—233,645
Marine losses incurred .	2,107,969	1,982,864	—125,105

\* For details of this business, see Table XII.

*Comparative Ratios of Table F.*

	1878.	1879.	Increase or Decrease in 1879.
Fire premiums received to risks written (premium rate) . . . . .	.99	.96	—3
Fire losses incurred to risks written .	.44	.48	+9.1
Fire losses incurred to premiums re- ceived . . . . .	44.3	49.7	+12.2
Marine premiums received to risks written (premium rate) . . . . .	1.57	1.31	—17
Marine losses incurred to risks written .	1.20	.90	—25
Marine losses incurred to premiums re- ceived . . . . .	76.6	68.7	—10.3

## MASSACHUSETTS FIRE RECORD FOR 1879.

The returns required from the city and town authorities of the State, under the provisions of chapter 104 of the Acts of 1878, relating to fires, etc., have been received and found in most cases comparatively complete. These statistics have been tabulated in sufficient detail, and will be found in the closing pages of the Statistical Tabulations following the text of this Report.

In ninety-eight of the towns, no fires occurred during the year. The whole number of fires in the State was 1,807, an increase of 79 over 1878. The estimated loss by these fires was \$3,584,700, and the insurance paid was \$2,584,134. Of the whole number of losses making the aggregate, 532 were total, and 1,196 were partial.

Among the fires reported, the following classification appears: Dwelling-houses, 713; barns and stables, 254; stores, 192; cotton and woollen factories, 37; various other manufactories, 203; public halls, 17; churches, 12; offices, 34; unoccupied buildings, 85. Of the whole number of fires, 324 were incendiary, reported and supposed; 321 from exposure to other fires; 177 from defective chimneys; careless use and exposure of matches, 99: 426 unknown.

## MASSACHUSETTS RECEIVERSHIPS.

In accordance with the provisions of chapter 83 of the Acts of 1876, the unclosed accounts of the several Receivers of Insurance Companies have been examined, and abstracts of the same are herewith submitted: —

*Bay State Fire Insurance Company.*

No receipts or disbursements since April 2, 1877.

Cash in hands of Receivers Dec. 31, 1879 . . . .	\$131 16
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*Boston Insurance Company.*

Cash in hands of Receivers Dec. 31, 1878 . . . .	\$65 69
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Dividend since received . . . . .	2 85
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Cash on hand Dec. 31, 1879 . . . . .	\$68 54
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*Conway Mutual Fire Insurance Company.*

Cash in Receivers' hands Dec. 6, 1878 . . . . .	\$4,071 78
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Amount since received from assessments . . . . .	3,192 09
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	\$7,263 87
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Paid sundry claims . . . . .	\$1,526 38
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Paid sundry expenses . . . . .	316 36
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	4,842 74
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Balance on hand Dec. 22, 1879 . . . . .	\$2,421 13
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Probable cash value of remaining assets . . . . .	4,363 57
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Total . . . . .	\$6,784 70
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Balances claimed, unpaid . . . . .	\$5,392 14
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*Exchange Insurance Company.*

No receipts or disbursements during the year.

Cash in hands of Receivers Dec. 31, 1879 . . . . .	\$497 45
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*Franklin Insurance Company.*

Cash on hand Dec. 11, 1878 . . . . .	\$9,480 80
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Received on claims against former Receivers . . . . .	40,401 95
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for interest . . . . .	467 80
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for salvage . . . . .	2 04
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Total . . . . .	\$50,352 59
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Paid sundry dividends . . . . .	\$40,640 20
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sundry return premiums . . . . .	168 38
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sundry expenses . . . . .	217 86
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W. W. Byrnes and J. C. Rogers, former	
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Receivers, per order of Court . . . . .	8,000 00
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	49,026 44
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Cash on hand Dec. 31, 1879 . . . . .	\$1,326 15
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## INSURANCE COMMISSIONER.

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*Home Mutual Fire Insurance Company.*

Received cash and other property from Company . . .	\$898 94
from assessments on premium notes . . . .	8,268 44
interest on deposits . . . . .	85 39
Total receipts . . . . .	<u>\$9,252 77</u>
Paid dividends and expenses, per order of Court . . .	4,369 03
Cash on hand Dec. 31, 1879 . . . . .	<u>\$4,883 74</u>

*Howard Fire Insurance Company.*

Cash on hand June 1, 1878 . . . . .	\$2,234 04
Paid sundry dividends . . . . .	122 63
Cash on hand Dec. 31, 1879 . . . . .	<u>\$2,111 41</u>

*Manufacturers' Insurance Company.*

No change since last report.	
Cash on hand Dec. 11, 1878 . . . . .	\$8 19
Alabama claims, \$276,000, exclusive of interest.	

*Merchants' Insurance Company.*

No receipts or disbursements during the year.	
Cash on hand Dec. 14, 1878 . . . . .	\$177 42

*National Insurance Company.*

Cash on hand Dec. 12, 1878 . . . . .	\$17,470 60
Receipts during the year . . . . .	10,959 50
Total . . . . .	<u>\$28,430 10</u>
Payments during the year . . . . .	22,179 11
Cash on hand Dec. 31, 1879 . . . . .	<u>\$6,250 99</u>

*New England Mutual Marine Insurance Company.*

Cash on hand Dec. 21, 1878 . . . . .	\$6,058 62
Received on premium note . . . . .	57 30
Total . . . . .	<u>\$6,115 92</u>
Paid dividends . . . . .	\$6 91
Paid taxes and expenses . . . . .	292 80
Cash on hand Dec. 31, 1879 . . . . .	<u>\$5,816 21</u>

*Neptune Insurance Company.*

Cash on hand Dec. 11, 1878 . . . . .	\$9,389 68
Received for dividend and interest . . . . .	197 93
Total Dec. 31, 1879 . . . . .	<u>\$9,587 61</u>
No payments during the year.	
Other assets remain as at last report.	

## xxviii      REPORT OF INSURANCE COMMISSIONER.

*Northampton Mutual Fire Insurance Company.*

Cash received from former Receivers . . . . .	\$479 62
Assessments and prem. notes collected by present Receivers,	1,476 03
	<hr/>
Total . . . . .	\$1,955 65
Paid sundry claims . . . . .	\$1,215 41
Paid sundry expenses . . . . .	165 33
	<hr/>
	\$1,380 74
	<hr/>
Cash on hand Dec. 31, 1879 . . . . .	\$574 91

*People's Fire Insurance Company.*

Cash on hand, as per last account . . . . .	\$498 93
No disbursements during the year.	

*Shoe and Leather Dealers' Fire and Marine Insurance Company.*

Cash on hand, as per last account . . . . .	\$109 14
No disbursements during the year.	

*Suffolk Insurance Company.*

Cash on hand Dec. 31, 1878 . . . . .	\$1,278 12
Dividends paid during the year . . . . .	61 88
	<hr/>
Cash on hand Dec. 31, 1879 . . . . .	\$1,216 24

*Washington Insurance Company.*

Cash on hand at last report . . . . .	\$3,575 14
Assets since converted into cash . . . . .	25,999 52
	<hr/>
Cash on hand Dec. 31, 1879 . . . . .	\$29,574 66
Other assets and claims as at last report.	

A statute enacted at the present session of the Legislature (1880), intended to facilitate the relief and final discharge of Receivers of Insurance Companies, provides that dividends remaining in their hands for two years uncalled for shall be paid into the treasury of the Commonwealth, to be held for those having rightful claim thereto.

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# STATISTICAL TABULATIONS.

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## REPORT OF THE

TABLE I. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Commenced Business.	Risks written in 1879.	Risks terminated in 1879.	Amount at Risk Dec. 31, 1879.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1879.	Surplus or Deficiency in 1878.
Abington . . . . .	1857	\$714,989	\$686,159	\$2,013,463	\$37,387	\$18,085	\$19,302	\$17,993
Annisquam . . . . .	1847	68,467	68,225	338,862	6,456	-	†	-
Arkwright . . . . .	1860	22,913,264	21,121,081	22,233,109	224,116	100,350	123,766	92,066
Ashfield . . . . .	1873	4,462	71,064	35,489	1,419	1,114	†	-
Attleborough . . . . .	1845	189,875	131,585	1,104,049	13,212	5,664	7,548	8,595
Barnstable County . . . . .	1833	854,515	938,903	5,190,426	70,588	39,428	31,160	34,990
Berkshire . . . . .	1835	1,038,271	1,491,290	5,154,343	60,367	35,701	24,666	20,359
Boston Manufacturers' . . . . .	1850	44,560,511	41,470,560	43,656,290	417,415	185,899	231,516	201,133
Bristol County . . . . .	1829	521,350	836,125	4,825,150	1,197	33	†	-
Cambridge . . . . .	1834	1,551,089	1,516,664	5,116,181	106,479	38,132	68,347	64,710
Citizens' . . . . .	1846	4,294,775	4,905,657	20,423,823	226,391	147,275	79,116	82,070
Cohasset . . . . .	1846	49,255	53,500	372,402	3,838	3,156	682	266
Cotton and Woolen Manufacturers' . . . . .	1875	1,846,113	1,348,003	2,006,236	15,347	10,209	5,138	7,087
Deatham . . . . .	1837	497,646	416,927	1,324,191	63,313	13,268	52,045	46,439
Dorchester . . . . .	1856	2,757,484	3,271,676	10,339,364	174,822	93,448	81,374	78,054
Essex . . . . .	1829	159,300	202,200	861,700	37,529	9,560	27,969	25,419
Fall River Manufacturers' . . . . .	1870	9,089,735	8,458,693	8,791,444	102,671	42,292	60,379	40,652
Fitchburg Mutual (first class) . . . . .	1847	3,390,232	3,977,416	13,512,649	136,073	108,343	27,730	24,431
Fitchburg Mutual (second class) . . . . .	1847	372,131	904,089	1,123,173	94,587	9,651	84,936	78,792
Franklin Mutual . . . . .	1829	432,271	996,883	3,312,550	22,310	17,985	4,325	1,818
Granby . . . . .	1877	22,675	29,475	96,605	647	-	†	-
Groveland . . . . .	1828	306,012	301,749	1,341,154	41	925	†	-
Hampshire . . . . .	1832	699,275	705,890	3,190,669	48,939	21,764	27,176	30,530
Hingham . . . . .	1826	3,414,226	3,372,831	21,271,548	318,812	190,440	128,372	137,821
Holyoke . . . . .	1843	6,177,986	6,537,606	19,539,427	483,302	144,214	339,088	201,334

## INSURANCE COMMISSIONER.

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Lowell	.	.	.	.	.	1822	774,285	698,240	1,850,788	57,117	12,660	44,457	34,995
Lynn	.	.	.	.	.	1828	357,105	388,893	1,513,694	52,712	21,306	31,406	29,672
Massachusetts	.	.	.	.	.	1873	2,203,617	1,900,410	14,801,772	318,639	84,205	234,434	18,471
Mechanics	.	.	.	.	.	1875	327,765	1,132,836	5,507,168	235,076	37,257	197,819	2,400
Merchants' and Farmers'	.	.	.	.	.	1847	3,583,541	3,917,790	13,921,288	209,379	102,322	107,057	96,321
Merrimack	.	.	.	.	.	1828	3,642,224	3,167,179	14,377,482	182,525	101,595	80,930	78,836
Middlesex	.	.	.	.	.	1826	4,389,781	4,230,334	18,406,272	352,464	138,236	214,228	201,668
Milford	.	.	.	.	.	1852	136,820	156,439	742,177	5,793	3,579	2,214	1,092
Mill-Owners'	.	.	.	.	.	1873	9,761,820	8,691,563	9,512,397	72,525	46,305	26,220	9,702
Mutual Fire Assurance	.	.	.	.	.	1827	684,100	664,275	3,917,575	105,052	34,471	70,581	62,841
Mutual Protection	.	.	.	.	.	1864	292,300	345,850	1,071,550	31,142	6,133	25,009	21,378
Newburyport	.	.	.	.	.	1829	114,700	137,880	689,785	23,971	4,437	19,534	18,024
Norfolk	.	.	.	.	.	1825	2,994,833	3,308,126	14,312,038	299,931	124,579	175,352	159,282
Quincy	.	.	.	.	.	1851	6,524,448	6,979,000	25,539,558	386,631	194,940	191,691	161,163
Salem	.	.	.	.	.	1838	452,400	537,250	973,775	30,924	8,346	22,578	17,986
Salisbury and Amesbury	.	.	.	.	.	1855	55,580	78,335	366,273	2,785	1,154	1,631	1,164
Saugus	.	.	.	.	.	1852	817,975	875,870	2,428,450	946	841	†	-
Shelburne	.	.	.	.	.	1877	4,050	700	110,908	88	-	†	-
South Danvers	.	.	.	.	.	1829	161,275	162,000	991,105	45,481	11,612	33,869	33,472
Traders' and Mechanics'	.	.	.	.	.	1848	3,734,276	3,817,770	14,563,943	268,901	112,427	156,474	127,707
Westfield	.	.	.	.	.	1852	59,875	832,365	-	5,364	3,240	2,124	359
Westford	.	.	.	.	.	1840	72,150	113,925	502,395	1,287	2,512	-1,225	-755
West Newbury	.	.	.	.	.	1828	285,460	170,386	2,192,400	78	880	†	-
Weymouth and Braintree	.	.	.	.	.	1833	31,600	441,553		5,678	3,369	2,309	-4,827
Worcester Manufacturers'	.	.	.	.	.	1855	15,689,591	15,152,418	15,747,361	187,003	71,336	115,667	98,311
Worcester Mutual	.	.	.	.	.	1824	7,204,506	7,590,878	30,320,010	475,731	242,026	233,705	220,182
Totals	.	.	.	.	.	.	\$170,882,036	\$169,306,426	\$391,585,031	\$6,026,481	\$2,606,704	\$3,415,149	-

\* Not including deposit notes.

† Including unearned premiums on unexpired risks.

‡ This company charges a cash premium adequate for expenses only, and relies on assessments on deposit notes to pay losses.

|| Re-insured in Home Insurance Company of New York.

§ Exclusive of guarantee capital.

TABLE II. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Net Cash Premiums received.	Losses paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Premis. received.	Am't at Risk.†		Premis. received.	Gross Income.
Abington . . . . .	\$13,154	\$13,324	\$11,220	\$7,367	65.66	.37	\$3,246	28.93	24.68
Annisquam . . . . .	809	392	—	—	—	—	392	—	48.95
Arkwright . . . . .	208,477	177,839	199,387	17,509	8.78	.08	17,576	8.81	8.43
Asnfield . . . . .	1,176	1,432	22	1,355	—	1.91	77	—	—
Attleborough . . . . .	1,688	980	1,308	543	41.51	.05	436	33.49	26.95
Barnstable County . . . . .	18,060	27,104	14,867	12,551	84.42	.24	2,169	14.59	12.01
Berkshire . . . . .	14,600	15,496	12,192	7,331	60.13	.13	6,754	55.40	46.26
Boston Manufacturers' . . . . .	400,171	355,631	363,241	33,024	9.09	.08	39,774	10.95	9.94
Bristol County . . . . .	15,669	16,095	3,222	4,815	—	.10	11,072	—	70.66
Cambridge . . . . .	24,519	22,130	19,498	5,644	28.95	.11	7,357	37.73	30.01
Citizens' . . . . .	64,730	78,248	55,073	24,577	44.63	.12	22,284	40.46	34.43
Cohasset . . . . .	975	653	759	—	—	—	433	67.05	44.41
Cotton and Woolen Manufacturers' . . . . .	20,249	20,350	19,482	11,475	58.90	.65	5,199	26.69	25.78
Dedham . . . . .	10,928	6,746	17,318	1,187	16.22	.09	2,912	39.79	26.65
Dorchester . . . . .	46,895	48,542	40,521	19,534	48.21	.18	13,513	33.35	28.82
Essex . . . . .	5,078	4,482	2,954	1,481	50.13	.17	979	33.14	19.28
Fall River Manufacturers' . . . . .	87,200	73,808	83,272	4,278	5.14	.05	6,322	7.59	7.25
Fitchburg Mutual (first class) . . . . .	56,968	63,475	49,056	26,898	54.83	.19	9,253	18.86	16.24
Fitchburg Mutual (second class) . . . . .	20,336	12,470	15,472	5,862	37.89	.54	3,384	21.87	16.64
Franklin Mutual . . . . .	5,597	7,722	4,370	4,041	92.47	.11	2,790	63.84	49.85
Granby . . . . .	149	17	—	—	—	—	17	—	11.41
Groveland . . . . .	358	1,342	—	768	—	.06	546	—	—
Hampshire . . . . .	12,176	14,838	9,626	7,735	80.44	.24	2,973	30.89	24.42
Hingham . . . . .	75,102	85,636	59,709	34,950	59.23	.16	10,757	18.02	14.32
Holyoke . . . . .	101,624	81,988	76,383	25,711	33.66	.13	25,345	33.18	24.94

## INSURANCE COMMISSIONER.

xxxiii

Lowell . . . . .	10,553	7,163	7,734	760	9.83	.04	2,734	35.35	25.66
Lynn . . . . .	7,682	5,382	4,932	424	8.60	.03	1,738	35.24	22.62
Massachusetts . . . . .	37,353	37,080	19,705	1,427	7.24	.01	18,757	95.19	50.22
Mechanics' . . . . .	5,546	19,330	3,617	17,851	493.53	.30	1,479	40.89	26.67
Merchants' and Farmers' . . . . .	54,503	61,351	45,004	24,876	55.27	.18	18,108	40.24	33.22
Merrimack . . . . .	57,090	56,292	47,683	23,903	50.13	.17	13,385	28.07	23.45
Middlesex . . . . .	81,971	77,474	66,079	21,067	31.88	.11	18,549	28.07	22.63
Millford . . . . .	1,741	1,626	1,475	790	53.55	.10	420	28.47	22.43
Mill-Owners' . . . . .	94,929	76,799	92,681	8,063	8.70	.09	13,443	14.50	14.16
Mutual Fire Assurance . . . . .	16,510	10,737	10,375	1,110	10.70	.03	3,180	30.65	19.26
Mutual Protection . . . . .	4,555	2,062	2,927	5	.17	-	926	31.64	20.33
Newburyport . . . . .	2,479	2,943	1,424	850	69.69	.12	533	37.43	21.50
Norfolk . . . . .	67,113	65,718	48,573	25,037	51.55	.17	13,102	26.97	19.52
Quincy . . . . .	105,297	90,193	91,536	21,869	23.89	.08	28,533	31.17	27.10
Salen . . . . .	8,074	5,052	6,342	29	.46	-	1,428	22.52	17.69
Salisbury and Amesbury . . . . .	522	1,172	360	638	177.22	.17	417	115.83	79.88
Saugus . . . . .	2,864	2,681	-	1,353	-	.06	1,308	-	45.67
Shelburne . . . . .	24	2	24	-	-	-	2	-	-
South Danvers . . . . .	5,966	4,467	3,365	118	3.51	.01	1,043	31.00	17.48
Traders' and Mechanics' . . . . .	68,173	49,781	52,969	12,222	23.07	.08	13,604	25.08	19.96
Westfield . . . . .	1,103	5,994†	846	1,550	183.21	.40	227	26.83	20.58
Westford . . . . .	718	1,411	718	1,404	195.55	.27	7	.96	.96
West Newbury . . . . .	2,754	2,317	-	1,304	-	.06	943	-	34.31
Weymouth and Braintree . . . . .	776	3,728§	313	775	247.60	.16	554	177.00	71.39
Worcester Manufacturers' . . . . .	151,226	142,763	142,104	14,446	10.17	.09	7,885	5.55	5.21
Worcester Mutual . . . . .	134,076	122,354	107,826	30,627	28.40	.10	24,143	22.39	18.01
	\$2,130,386	\$1,986,612	\$1,817,504	\$471,134	26.01	.12	\$882,012	21.13	17.93

\* Including return premiums or dividends of profits.

† Including \$3,593 paid for re-insurance.

§ Including \$2,399 paid for re-insurance.

† Taking mean amount of risks outstanding at beginning and end of year.

|| Including net cost of guarantee capital.

TABLE III. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Commenced Business.	Guarantee Fund.	Scrp outstanding.	Am't at Risk Dec. 31, 1879.	Gross Assets.	Gross Liabilities.*	Surplus or Deficiency in 1879.	Surplus or Deficiency in 1878.
Atlantic Mutual Fire and Marine . . . . .	1855	\$100,000	\$89,104	\$316,838	\$250,118	\$42,122	\$18,892	\$4,382
Boylston Mutual (Fire and Marine) . . . . .	1873	557,200	79,700	27,509,203	928,659	191,967	99,792	55,217
China Mutual (Marine) . . . . .	1853	—	702,500	8,034,732	1,121,840	245,826	173,514	196,722
India Mutual (Fire and Marine) . . . . .	1867	115,000	143,887	1,775,498	375,880	104,233	12,700	13,284
New England Mutual (Fire and Marine) . . . . .	1872	350,000	—	3,078,758	443,691	111,852	—18,161	—7,139
Totals . . . . .	. . . . .	\$1,122,200	\$1,015,191	\$40,715,029	\$3,120,188	\$696,000	\$286,797	\$262,466

\* Including unearned premiums, but not including cash or stock-note guarantee fund or outstanding scrip.

TABLE IV. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Premiums received.	Marine Losses paid.	Ratio.*	Fire Premiums received.	Fire Losses paid.	Ratio.*	Expenses.	Ratio.†
Atlantic Mutual . . . . .	\$48,890	\$46,948	\$43,453	\$43,174	99.36	—	—	—	\$3,773	8.63
Boylston Mutual . . . . .	241,212	239,569	113,021	62,479	55.28	—	—	—	59,423	29.72
China Mutual . . . . .	329,712	501,092	290,292	200,087	68.93	—	—	—	42,400	14.61
India Mutual . . . . .	105,721	94,295	98,092	67,016	68.32	—	—	—	19,804	20.19
New England Mutual . . . . .	115,333	138,022	95,887	103,170	107.60	9,421	10,019	106.35	24,832	23.45
Totals . . . . .	\$840,868	\$1,019,926	\$640,745	\$475,926	70.96	\$95,977	\$78,506	81.80	\$150,232	20.39

\* Of losses paid to cash premiums received.

† Of expenses to gross cash premiums received.

TABLE V. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Amount at Risk Dec. 31, 1879.	Gross Assets.	Gross Liabilities.*	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1879.	Surplus or Impairment of Capital Dec. 31, 1879.	Percentage of Surplus or Impairment Dec. 31, 1879.	Percentage of Surplus or Impairment Dec. 31, 1878.
Alliance . . . . .	\$200,000	\$11,605,539	\$272,683	\$82,492	3.31	\$190,191	—\$9,809	—4.95	—1.90
American . . . . .	300,000	10,303,563	522,812	84,109	6.22	438,703	138,703	46.23	41.07
Beverly . . . . .	50,000	6,500	48,320	6,671	72.91	48,248	—1,751	—3.50	—2.70
Boston Marine . . . . .	500,000	7,308,144	1,211,427	510,379	2.37	701,048	201,048	40.21	28.90
Commonwealth . . . . .	500,000	23,873,109	701,599	170,601	4.11	530,998	30,998	6.19	2.65
Dwelling-House . . . . .	300,000	13,101,803	373,408	60,418	6.18	312,990	12,990	4.33	3.53
Eliot . . . . .	200,000	9,152,510	411,222	71,620	5.74	339,602	139,602	69.80	68.86
Faneuil Hall . . . . .	300,000	4,335,398	326,569	54,022	6.05	272,547	—27,453	—9.15	6.53
Firemen's Fire . . . . .	300,000	16,208,077	746,797	123,541	6.04	623,256	323,256	107.75	105.08
First National . . . . .	200,000	7,598,780	285,366	73,727	3.87	211,639	11,639	5.81	7.38
Franklin of Boston . . . . .	200,000	6,778,003	252,402	54,695	4.61	197,707	—2,293	—1.14	5.01
Gloucester . . . . .	100,000	2,666,635	151,854	37,035	4.10	114,819	14,819	14.82	9.28
Manufacturers' Fire and Marine . . . . .	500,000	60,611,976	1,160,806	407,721	2.85	753,085	253,085	50.61	49.73
Mechanics' Mutual (Stock Department) . . . . .	200,000	4,161,348	238,155	31,309	7.61	206,846	6,846	3.42	.31
Mercantile Marine . . . . .	400,000	15,711,878	732,857	128,192	5.72	604,665	204,665	51.16	47.42
Neptune Fire and Marine . . . . .	300,000	8,681,607	562,035	109,954	5.11	452,081	152,081	50.69	48.72
North American . . . . .	200,000	3,154,393	315,497	46,557	6.78	268,940	34,47	30.47	36.93
Prescott . . . . .	200,000	14,681,177	402,363	113,438	3.55	288,925	88,925	44.46	38.14
Revere . . . . .	200,000	10,075,849	285,691	76,047	3.76	209,644	9,644	4.82	3.33
Salem Marine . . . . .	100,000	874,573	257,916	34,309	7.52	223,607	123,607	123.61	96.63
Shawmut . . . . .	500,000	10,361,510	593,453	91,658	6.47	501,795	1,795	.39	5.02
Shoe and Leather . . . . .	300,000	21,755,603	752,328	231,153	3.25	521,175	221,175	73.74	56.99
Springfield Fire and Marine . . . . .	750,000	95,795,663	1,858,477	664,143	2.80	1,194,334	444,334	59.24	50.40
Traders' and Mechanics' . . . . .	100,000	3,313,319	180,589	24,678	7.32	155,911	55,911	55.91	49.78
Washington . . . . .	400,000	14,037,516	845,761	172,068	4.92	673,693	273,693	68.42	56.21
Totals . . . . .	\$7,300,000	\$382,759,363	\$13,490,987	\$3,454,537	3.91	\$10,036,450	\$2,736,450	37.49	33.92

\* Including unearned premiums, but not including capital stock.

TABLE VI. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to			MARINE BUSINESS.			Ratio of Loss to		
	Risks written.	Premiums received.	Losses paid.	Premiums received.	Risks written.	Risks written.	Risks written.	Premiums received.	Losses paid.	Premiums received.	Risks written.	Risks written.
Alliance . . . . .	\$13,484,660	\$163,716	\$153,680	93.87	1.14	—	—	\$55,350	—	—	—	—
American . . . . .	5,257,847	25,227	28,277	112.09	.54	\$4,587,851	—	48.13	\$26,641	—	—	.58
Beverly . . . . .	—	—	—	—	—	13,200	—	118.44	1,400	—	—	10.61
Boston Marine . . . . .	—	—	—	—	—	44,735,519	—	66.93	421,474	—	—	.94
Commonwealth . . . . .	23,410,168	186,931	125,442	67.11	.54	—	—	—	—	—	—	—
Dwelling-House . . . . .	3,259,705	20,628	5,715	27.71	.18	—	—	—	—	—	—	—
Elliot . . . . .	9,917,952	78,707	32,943	41.85	.33	—	—	—	—	—	—	—
Faneuil Hall . . . . .	16,954,539	4,779	150,038	*	*	8,255,368	—	23.864	11,263	—	*	*
Firemen's Fire . . . . .	11,346,783	94,903	38,283	40.34	.34	—	—	—	—	—	—	—
First National . . . . .	9,153,893	102,690	96,224	93.70	1.05	—	—	—	—	—	—	—
Franklin, of Boston . . . . .	6,273,552	62,302	38,221	61.35	.61	—	—	—	—	—	—	—
Gloucester . . . . .	1,816,859	23,224	30,194	130.01	1.66	329,837	—	16.427	17,984	—	—	5.45
Manufacturers' Fire and Marine . . . . .	40,775,595	198,140	176,275	89.01	.43	21,289,948	—	139,478	113,990	—	—	.54
Mechanics' Mutual (Stock Department), . . . . .	4,971,679	39,764	25,613	64.41	.52	—	—	—	—	—	—	—
Mercantile Marine . . . . .	10,212,078	58,655	33,161	56.54	.33	4,975,077	—	68.445	56,676	—	—	1.14
Neptune Fire and Marine . . . . .	6,776,192	64,937	35,240	54.27	.52	1,420,701	—	59.385	57,291	—	—	4.03
North American . . . . .	7,122,438	39,375	22,950	58.29	.32	—	—	—	—	—	—	—
Prescott . . . . .	13,858,195	126,243	83,528	67.75	.62	—	—	—	—	—	—	—
Revere . . . . .	10,396,931	90,905	64,070	70.48	.62	—	—	—	—	—	—	—
Salem Marine . . . . .	—	—	—	—	—	2,237,719	—	42,919	35,927	—	—	1.61
Shawmut . . . . .	15,636,292	170,943	173,351	101.43	1.11	—	—	—	—	—	—	—
Shoe and Leather . . . . .	16,635,729	138,709	57,591	41.52	.35	15,666,369	—	107,845	78,725	—	—	.50
Springfield Fire and Marine . . . . .	77,434,708	790,261	496,156	62.78	.64	—	—	—	—	—	—	—
Traders' and Mechanics' . . . . .	2,356,772	24,537	20,850	84.97	.88	—	—	—	—	—	—	—
Washington . . . . .	12,409,720	91,899	47,301	51.47	.38	7,389,669	—	106,122	54,246	—	—	.73
Totals . . . . .	\$319,462,287	\$2,597,475	\$1,937,133	74.57	.64	\$110,901,258	—	\$1,250,635	\$875,617	—	—	.84

\* As a large portion of the business of this company was re-insured during the year, ratios cannot properly be drawn.

TABLE VII. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expenses to		Cash Dividends declared.
					Premiums received.	Gross Income.	
Alliance . . . . .	\$171,490	\$217,261	—\$45,771	\$63,581	38.84	37.08	—
American . . . . .	100,178	111,601	—11,423	26,773	33.23	26.72	\$30,000
Beverly . . . . .	5,921	5,277	244	2,127	179.95	38.53	1,750
Boston Marine . . . . .	639,761	604,669	55,092	133,194	21.15	20.19	50,000
Commonwealth . . . . .	217,063	206,337	10,726	80,895	43.28	37.27	—
Dwelling-House . . . . .	39,607	48,449	—8,842	20,414	98.96	51.54	24,000
Eliot . . . . .	88,181	97,484	9,303	35,238	44.77	36.15	20,000
Faneuil Hall . . . . .	47,704	223,214	—175,510	52,913	—	—	9,000
Firemen's Fire . . . . .	135,848	108,378	27,470	40,180	42.34	29.58	30,000
First National . . . . .	117,082	140,028	—22,946	37,804	36.81	32.29	6,000
Franklin of Boston . . . . .	76,732	76,924	—192	26,703	42.86	34.80	12,000
Glooucester . . . . .	49,327	62,971	—13,644	11,841	29.86	24.01	3,000
Manufacturers' Fire and Marine . . . . .	383,679	442,253	—58,574	101,988	30.21	26.58	50,000
Mechanics' Mutual (Stock Department) . . . . .	52,012	41,544	10,468	15,931	40.06	30.63	—
Mercantile Marine . . . . .	139,234	169,117	—9,883	38,155	30.02	23.96	40,000
Neptune Fire and Marine . . . . .	148,988	158,667	—9,679	36,136	29.07	24.25	30,000
North American . . . . .	54,916	64,391	—9,475	21,491	54.58	39.14	20,000
Prescott . . . . .	145,417	151,422	—6,005	45,894	36.85	31.56	20,000
Revere . . . . .	102,484	107,676	—5,192	43,606	47.37	42.55	—
Salem Marine . . . . .	53,606	52,629	977	6,717	13.65	12.53	10,000
Shawmut . . . . .	198,816	261,871	—63,055	73,490	42.99	36.96	15,000
Shoe and Leather . . . . .	274,992	229,380	45,612	63,063	25.58	22.93	30,000
Springfield Fire and Marine . . . . .	881,216	835,375	45,841	264,219	33.43	29.98	75,000
Traders' and Mechanics' . . . . .	33,744	36,891	—2,847	7,740	31.54	22.94	8,000
Washington . . . . .	252,765	194,332	38,433	52,786	26.66	22.68	40,000
Totals . . . . .	\$4,439,666	\$4,638,538	—\$198,872	\$1,302,879	34.11	29.35	\$523,750

\* Excluding losses, dividends, return premiums, and drawbacks, and premiums on re-insurance.



## INSURANCE COMMISSIONER.

xxxix

Fairfield Fire.	.	.	.	South Norwalk.	200,000	14,890,489	296,644	79,335	3.74	217,309	17,309	8.65	16.73
Farragut Fire.	.	.	.	New York	200,000	27,376,027	422,789	97,232	4.35	325,557	125,557	62.78	80.53
Fire Association	.	.	.	Philadelphia	500,000	395,153,478	3,732,388	2,484,424	1.80	1,247,944	747,944	149.59	82.18
Fireman's Fund	.	.	.	San Francisco	500,000	32,859,105	692,014	300,887	2.80	391,127	91,127	30.37	24.79
Firemen's	.	.	.	Baltimore	378,000	20,521,499	545,034	68,765	7.93	476,269	98,269	25.20	23.76
Firemen's	.	.	.	Dayton	250,000	14,484,993	397,247	63,948	4.23	303,299	53,299	21.28	23.37
Firemen's	.	.	.	Newark	400,000	27,139,016	1,150,107	112,534	10.22	1,037,573	637,573	159.39	146.63
Firemen's	.	.	.	New York	204,000	40,484,273	321,835	43,898	6.58	972,937	68,937	33.79	42.07
Franklin	.	.	.	Philadelphia	400,000	138,675,359	3,192,540	1,881,752	1.70	1,810,788	910,788	227.69	232.16
German	.	.	.	Baltimore	500,000	32,162,488	826,142	116,255	7.11	709,887	209,887	41.98	36.20
German American.	.	.	.	New York	1,000,000	142,573,461	2,593,369	741,104	3.50	1,852,265	882,265	85.23	79.42
Germania	.	.	.	New York	500,000	76,189,427	1,622,100	403,484	4.02	1,218,616	718,616	143.72	145.91
Gard Fire and Marine	.	.	.	Philadelphia	300,000	40,928,116	1,161,508	303,772	3.82	857,826	557,826	185.94	176.45
Glen's Falls	.	.	.	Glen's Falls	200,000	58,411,132	973,498	313,380	3.11	660,118	460,118	230.05	207.67
Globe Fire	.	.	.	New York	200,000	21,717,157	334,227	65,976	5.82	318,251	118,251	59.13	-
Great Western	.	.	.	New York	662,080	5,939,654	942,238	211,089	4.46	731,148	69,068	10.43	19.99
Guardian Fire	.	.	.	New York	200,000	9,995,555	273,093	50,323	5.43	222,770	22,770	11.38	17.67
Hanover Fire	.	.	.	New York	500,000	84,867,441	1,616,576	457,422	3.53	1,159,154	659,154	131.83	129.96
Hartford Fire	.	.	.	Hartford	1,250,000	197,045,533	3,324,601	1,203,391	2.76	2,121,210	871,210	69.69	64.88
Hoffman Fire	.	.	.	New York	200,000	13,941,798	338,778	84,242	4.02	254,536	54,536	27.27	39.42
Home	.	.	.	New York	3,000,000	349,791,990	6,303,118	2,012,576	3.13	4,290,542	1,290,542	43.02	44.10
Howard	.	.	.	New York	500,000	25,977,594	746,405	129,589	5.76	616,816	116,816	23.36	27.03
Insurance Company of North America,	.	.	.	Philadelphia	2,000,000	195,977,975	6,556,740	2,161,479	3.03	4,395,261	2,395,261	119.76	129.92
Insurance Company, State of Penn.	.	.	.	Philadelphia	200,000	19,548,461	602,137	237,687	2.79	424,450	224,450	112.22	107.37
Irving	.	.	.	New York	200,000	7,130,061	247,822	41,334	6.00	206,488	6,488	3.24	16.18
Kiekerbocker Fire	.	.	.	New York	280,000	16,371,944	335,006	50,067	6.69	284,939	4,939	1.76	-
Lamar	.	.	.	New York	200,000	10,853,971	379,216	81,536	4.65	297,680	97,680	48.84	53.23
Lorillard	.	.	.	New York	300,000	17,896,183	412,833	81,732	5.05	331,103	31,103	10.37	23.84
Manhattan	.	.	.	New York	250,000	47,884,297	689,429	324,546	2.10	355,883	105,883	42.35	82.41
Manufacturers'	.	.	.	Newark	200,000	13,314,441	303,778	89,287	3.40	214,491	14,491	7.25	10.43
Manufacturers' and Builders'	.	.	.	New York	200,000	22,559,665	459,746	76,837	5.98	382,909	182,909	91.45	-
Mercantile	.	.	.	Cleveland	200,000	10,271,687	424,971	81,206	5.23	343,765	143,765	71.88	57.88
Mercantile	.	.	.	New York	200,000	7,287,819	267,796	30,964	8.65	236,832	36,832	18.41	25.69
Merchants'	.	.	.	Newark	400,000	46,263,383	1,087,877	268,243	4.06	819,634	419,634	104.91	98.03
Merchants'	.	.	.	New York	200,000	20,924,293	457,256	82,650	5.53	374,606	174,606	87.30	112.32

\* Exclusive of special deposits.

§ Serip outstanding, \$150,000.

† Serip outstanding, \$304,521.

|| Serip outstanding, \$616,955.

† Serip outstanding, \$6,642,580.

a Serip outstanding, \$916,055.

TABLE VIII. — *Insurance Companies of other States* — Concluded.

'NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1879.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1879.	Surplus or Impair- ment of Capital Dec. 31, 1879.	Percentage of Sur- plus or Impair- ment Dec. 31, 1879.	Percentage of Sur- plus or Impair- ment Dec. 31, 1878.
Merchants' . . . . .	Providence	\$200,000	\$14,779,062	\$81,454	\$95,514	3.99	\$285,940	\$85,940	42.97	36.33
Meriden Fire . . . . .	Meriden	300,000	16,163,903	420,133	107,616	3.90	312,517	12,517	4.14	5.55
National Fire . . . . .	Baltimore	200,000	10,506,097	279,699	60,056	4.66	219,643	19,643	9.82	10.44
National Fire . . . . .	Hartford	600,000	29,641,108	1,140,058	175,753	6.49	964,305	364,305	60.72	53.10
National Fire . . . . .	New York	200,000	23,442,084	388,758	87,789	4.43	300,989	100,989	50.49	62.17
Newark City . . . . .	Newark	200,000	11,280,028	308,756	82,651	3.74	226,105	26,105	13.05	23.61
Newark Fire . . . . .	Newark	250,000	23,908,468	760,458	157,892	4.82	602,566	352,566	141.03	146.61
New Hampshire Fire . . . . .	Manchester	250,000	20,813,629	537,824	140,691	3.82	397,133	147,133	58.85	51.07
New York and Boston . . . . .	New York	200,000	3,929,092	242,808	22,739	10.68	220,069	20,069	10.03	12.28
New York Bowery . . . . .	New York	300,000	33,897,371	792,823	106,248	7.46	686,575	986,575	128.86	136.86
New York City . . . . .	New York	300,000	20,083,878	400,051	98,986	4.04	301,065	1,065	.35	18.35
Niagara Fire . . . . .	New York	500,000	65,552,928	1,315,727	328,101	4.01	987,626	487,626	97.53	86.92
Northern . . . . .	Watertown	250,000	14,273,312	370,744	113,198	3.28	257,546	7,546	3.02	21.25
Northwestern National . . . . .	Milwaukee	600,000	25,425,278	954,249	208,149	4.58	746,100	146,100	24.35	23.82
Orient . . . . .	Hartford	500,000	24,764,441	809,020	192,721	4.97	646,299	146,299	29.26	25.73
Orient Mutual . . . . .	New York	-	23,706,642	1,120,043	294,054	3.81	826,009	232,481†	-	-
Pacific Fire . . . . .	New York	200,000	25,121,140	684,329	85,276	8.03	599,053	399,053	199.53	213.07
Pacific Mutual . . . . .	New York	-	8,374,513	728,951	362,389	2.01	806,562	-41,979†	-	-
Park Fire . . . . .	New York	200,000	23,133,333	323,673	33,936	9.54	289,737	89,737	44.87	50.78
Pennsylvania Fire . . . . .	Philadelphia	400,000	53,177,560	1,990,492	785,219	2.53	1,205,243	805,243	201.31	163.88
People's . . . . .	Newark	300,000	19,710,324	501,455	145,326	3.45	356,129	55,266\$	18.42	19.10
People's . . . . .	Trenton	300,000	16,897,544	601,094	119,733	5.01	481,361	181,361	60.45	58.16
Phoenix . . . . .	Brooklyn	1,000,000	170,428,005	2,320,082	937,245	2.48	1,382,837	382,837	38.28	56.26
Phoenix . . . . .	Hartford	1,000,000	131,348,030	2,667,241	861,333	3.10	1,805,908	805,908	80.59	69.41
Providence Washington . . . . .	Providence	400,000	17,187,010	664,823	191,696	3.47	473,127	73,127	18.28	7.48

Relief . . . . .	New York . . . . .	200,000	12,263,456	283,283	41,880	6.76	241,383	41,383	20.69	29.72
Republic Fire . . . . .	New York . . . . .	300,000	27,483,301	437,366	94,244	4.49	329,122	24,702	8.23	10.28
Rochester German . . . . .	Rochester . . . . .	200,000	21,265,417	437,265	117,193	3.73	320,072	120,072	60.04	57.77
Rutgers . . . . .	New York . . . . .	200,000	13,687,227	428,953	53,619	8.00	375,334	175,334	87.67	102.60
Security . . . . .	New Haven . . . . .	200,000	14,976,606	335,754	123,843	2.71	211,911	11,911	5.96	17.11
Standard . . . . .	New York . . . . .	200,000	12,890,899	426,949	57,858	7.38	369,091	169,091	84.55	87.51
Standard . . . . .	Trenton . . . . .	200,000	9,105,734	294,044	88,616	3.32	205,428	5,428	2.71	4.82
Star Fire . . . . .	New York . . . . .	300,000	33,248,958	585,510	163,919	3.57	421,591	121,591	40.53	57.11
Sterling Fire . . . . .	New York . . . . .	200,000	11,596,372	274,034	45,514	6.02	228,520	28,520	14.26	24.62
St. Nicholas . . . . .	New York . . . . .	200,000	16,581,952	291,527	80,686	3.61	210,841	10,841	5.42	19.51
St. Paul Fire and Marine . . . . .	St. Paul . . . . .	400,000	38,948,141	857,681	291,306	2.94	566,375	166,375	41.59	40.93
Toledo Fire and Marine . . . . .	Toledo . . . . .	200,000	3,982,208	246,070	39,530	6.22	206,540	6,540	3.27	3.25
Trade . . . . .	Camden . . . . .	200,000	2,806,034	233,121	29,054	8.02	204,067	4,067	2.03	5.31
Traders' . . . . .	Chicago . . . . .	500,000	18,577,486	853,183	221,766	3.85	631,417	131,417	26.28	32.05
Tradesmen's Fire . . . . .	New York . . . . .	300,000	20,312,832	509,297	104,842	4.86	404,455	104,455	34.82	-
Union . . . . .	Philadelphia . . . . .	500,000	10,143,826	704,223	159,220	4.42	545,003	45,003	9.00	22.10
United Firemen's . . . . .	Philadelphia . . . . .	200,000	12,376,776	678,977	415,956	1.63	263,021	63,021	31.51	-
United States Lloyds . . . . .	New York . . . . .	-	566,515	167,854	167,854	3.38	398,661	-	-	-
Watertown Fire . . . . .	Watertown . . . . .	200,000	100,231,128	757,655	461,375	1.64	296,280	96,280	48.14	41.24
Westchester . . . . .	New Rochelle . . . . .	300,000	69,065,004	831,121	409,619	2.03	421,502	121,502	40.50	49.47
Williamsburgh City . . . . .	Brooklyn . . . . .	250,000	60,549,890	983,553	316,846	3.10	666,707	416,707	166.68	167.93
Totals . . . . .	. . . . .	\$40,994,090	\$4,357,428,963	\$114,243,726	\$34,228,619	3.34	\$80,015,107	\$28,908,626	70.52	-

\* Exclusive of special deposits.

§ Scrip outstanding, \$863.

† Scrip outstanding, \$593,528.

|| Scrip outstanding, \$4,420.

† Scrip outstanding, \$408,541.

¶ Not reported.

TABLE IX. — *Insurance Companies of other States.*

NAME OF COMPANY.	FIRE BUSINESS.				Ratio of Loss to				MARINE BUSINESS.				Ratio of Loss to			
	Risks written.	Premiums received.	Losses paid.		Prems. received.	Risks written.			Risks written.	Premiums received.	Losses paid.		Prems. received.	Risks written.		
Etna . . . . .	\$221,969,300	\$2,101,346	\$1,224,430		58.27	.55			\$20,461,090	\$101,094	\$31,681		31.66	.15		
Albany . . . . .	8,952,859	56,816	43,441		76.46	.49			—	—	—		—	—		
American . . . . .	25,418,783	160,758	71,687		44.59	.28			—	—	42,335		—	—		
American Central . . . . .	29,832,396	345,340	202,877		58.75	.68			—	—	1,515		77.22	1.37		
American Exchange . . . . .	11,219,596	39,575	11,046		27.91	.10			110,250	1,962	—		—	—		
American Fire (New York) . . . . .	50,426,033	140,888	78,506		55.72	.16			—	—	—		—	—		
American Fire (Philadelphia) . . . . .	36,389,526	297,288	145,563		48.96	.40			—	—	1,147		22.65	.10		
Atlantic Fire and Marine . . . . .	4,730,478	42,995	33,446		77.79	.71			1,102,840	5,063	1,524,331		48.19	.54		
Atlantic Mutual . . . . .	—	—	—		—	—			282,419,173	3,162,855	32,299		56.80	.19		
Buffalo . . . . .	8,958,511	66,474	52,701		79.28	.59			16,612,050	56,866	—		—	—		
Buffalo German . . . . .	28,969,738	231,792	118,094		50.95	.41			7,712,921	25,192	21,401		84.95	.28		
Citizens' (New York) . . . . .	50,555,276	228,335	102,553		44.91	.20			—	—	—		—	—		
Citizens' (St. Louis) . . . . .	10,310,287	88,141	54,998		62.40	.53			1,046,338	6,211	5,307		85.44	.51		
City Fire . . . . .	11,426,626	38,848	20,114		51.78	.18			—	—	—		—	—		
Clinton . . . . .	21,780,360	113,574	58,958		51.91	.27			—	—	—		—	—		
Columbia . . . . .	8,005,999	69,625	54,779		78.68	.68			—	—	—		—	—		
Commerce . . . . .	9,453,730	66,176	32,690		49.40	.35			—	—	—		—	—		
Commercial Fire . . . . .	38,544,393	281,727	167,710		59.53	.44			2,815,928	25,771	13,756		53.38	.49		
Commercial Mutual . . . . .	4,969,046	21,871	30,063		137.46	.61			18,465,845	141,682	89,635		63.27	.49		
Connecticut Fire . . . . .	44,753,757	399,348	233,940		58.58	.52			—	—	—		—	—		
Continental . . . . .	236,823,419	1,514,069	825,954		54.55	.35			—	—	—		—	—		
Delaware Mutual Safety . . . . .	14,874,533	95,223	48,800		51.25	.33			50,217,464	508,265	368,763		72.55	.73		
Enterprise Fire and Marine . . . . .	7,013,625	68,335	46,285		67.73	.66			1,637,005	46,550	37,123		80.09	2.27		
Equitable Fire and Marine . . . . .	11,749,896	97,775	44,223		45.23	.38			1,719,029	9,121	4,802		52.65	.28		
Exchange Fire . . . . .	21,684,539	115,565	70,449		60.96	.32			29,210	517	—		—	—		
Fairfield Fire . . . . .	13,446,389	120,383	87,637		72.80	.65			—	—	—		—	—		
Farragut Fire . . . . .	28,412,151	123,311	48,523		39.35	.17			—	—	—		—	—		
Fire Association . . . . .	118,074,757	1,160,008	620,088		53.46	.53			—	—	—		—	—		
Fireman's Fund . . . . .	37,007,149	389,845	261,931		67.20	.71			5,069,050	84,380	47,670		56.49	.94		
Firemen's (Baltimore) . . . . .	24,641,945	135,461	78,443		57.91	.32			—	—	—		—	—		



TABLE IX. — *Insurance Companies of other States — Concluded.*

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to			MARINE BUSINESS.			Ratio of Loss to		
	Risks written.	Premiums received.	Losses paid.	Premiums received.	Risks written.		Risks written.	Premiums received.	Losses paid.	Premiums received.	Risks written.	
New Hampshire Fire . . . . .	\$19,794,080	\$206,516	\$128,085	62.02	.65		—	—	—	—	—	—
New York and Boston . . . . .	5,267,518	24,372	23,725	97.35	.45		\$2,755,975	\$9,405	\$4,919	52.30	—	.18
New York Bowery . . . . .	37,145,805	161,689	74,037	45.79	.20		—	—	—	—	—	—
New York City . . . . .	23,166,908	134,018	97,173	63.09	.42		—	—	—	—	—	—
Niagara Fire . . . . .	57,875,745	413,563	249,884	60.42	.43		—	—	—	—	—	—
Northern . . . . .	18,323,804	184,115	118,865	64.61	.65		—	—	—	—	—	—
Northwestern National . . . . .	30,943,725	236,323	137,925	53.81	.45		13,767,679	78,577	45,869	58.26	—	.33
Orient . . . . .	22,482,757	222,823	127,430	57.19	.57		—	—	—	—	—	—
Orient Mutual . . . . .	—	—	70,224	—	—		140,768,641	586,445	413,704	70.54	—	.29
Pacific Fire . . . . .	26,527,677	122,030	—	57.55	.26		—	—	—	—	—	—
Pacific Mutual . . . . .	—	—	—	—	—		103,959,623	856,181	700,149	88.79	—	.72
Park Fire . . . . .	11,742,527	50,906	28,717	56.41	.24		—	—	—	—	—	—
Pennsylvania Fire . . . . .	53,927,503	532,537	318,480	59.80	.59		—	—	—	—	—	—
People's (Newark) . . . . .	21,616,716	230,728	136,676	59.24	.63		—	—	—	—	—	—
People's (Trenton) . . . . .	15,484,048	142,063	116,891	82.28	.75		—	—	—	—	—	—
Phoenix (Brooklyn) . . . . .	153,395,865	1,181,829	627,667	53.11	.41		152,744,741	980,759	1,150,015	117.25	—	.75
Phoenix (Hartford) . . . . .	109,796,160	1,219,132	700,365	57.45	.64		—	—	—	—	—	—
Providence, Washington . . . . .	20,241,311	129,675	72,395	55.98	.36		32,241,527	178,288	128,635	72.15	—	.40
Relief . . . . .	14,551,291	84,775	64,412	75.98	.41		—	—	—	—	—	—
Republic Fire . . . . .	28,340,147	127,048	58,143	45.76	.21		—	—	—	—	—	—
Rochester German . . . . .	21,461,959	181,664	88,916	48.95	.41		8,165,916	25,688	21,362	83.16	—	.26
Ruters . . . . .	16,647,098	76,500	30,832	40.38	.19		—	—	—	—	—	—
Security . . . . .	16,145,450	146,462	120,561	82.32	.75		14,946,848	70,694	73,407	103.83	—	.49
Standard (New York) . . . . .	15,461,970	83,725	36,076	43.09	.23		—	—	—	—	—	—
Standard (Trenton) . . . . .	11,209,358	140,317	114,646	81.71	1.02		—	—	—	—	—	—
Star Fire . . . . .	36,928,759	226,262	137,919	60.96	.38		212,524	4,232	224	5.29	—	.10
Sterling Fire . . . . .	15,078,839	22,732	64,929	22.732	.14		43,250	1,424	706	49.58	—	1.63
St. Nicholas . . . . .	17,612,721	142,581	79,709	55.90	.45		—	—	—	—	—	—
St. Paul Fire and Marine . . . . .	34,230,234	401,196	287,350	71.52	.84		19,511,827	97,730	85,945	87.94	—	.43
Toledo Fire and Marine . . . . .	4,824,324	56,578	54,702	96.69	1.13		5,938,700	27,967	13,519	48.34	—	.24

Trade . . . . .	7,401,836	47,929	71,716	149.63	.97	527,096	14,770	19,461	131.76	3.68
Traders' . . . . .	32,055,290	255,811	156,089	61.02	.49	8,989,060	17,016	8,642	50.79	.96
Tradesmen's Fire . . . . .	22,649,001	165,346	67,771	40.99	.30	154,000	4,978	2,814	56.53	1.83
Union . . . . .	11,666,782	95,551	59,880	62.67	.51	10,775,206	119,634	91,282	76.30	.85
United Firemen's . . . . .	11,938,196	128,280	71,081	55.41	.60	-	-	-	-	-
United States Lloyds . . . . .	61,117,879	484,893	275,911	56.93	.45	-	496,069	332,268	66.98	-
Watertown Fire . . . . .	67,140,120	512,996	329,404	64.11	.49	-	-	-	-	-
Westchester . . . . .	60,754,836	364,020	185,098	50.85	.30	-	-	-	-	-
Williamsburgh City . . . . .										
Totals . . . . .	\$8,840,174,481	\$30,165,419	\$17,521,776	58.09	.46	\$1,283,374,247	\$10,317,248	\$7,513,564	72.83	.59

\* Not returned.

## REPORT OF THE

TABLE X. — *Insurance Companies of other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends declared.
					Premiums received.	Gross Income.	
Aetna . . . . .	\$2,561,573	\$2,511,413	\$50,160	\$655,302	29.75	25.58	\$600,000
Albany . . . . .	80,017	90,944	-10,927	17,593	30.81	21.87	30,000
American . . . . .	247,002	211,659	35,343	60,207	37.49	24.40	60,000
American Central . . . . .	384,268	418,012	-33,744	131,099	37.96	34.12	42,000
American Exchange . . . . .	58,287	62,370	-4,083	29,801	71.75	51.13	20,000
American Fire (New York) . . . . .	195,539	202,311	-6,772	77,663	55.14	39.72	42,000
American Fire (Philadelphia) . . . . .	364,264	296,684	67,580	110,685	37.23	30.38	40,000
Atlantic Fire and Marine . . . . .	62,297	67,499	-5,202	25,947	53.99	41.65	6,000
Atlantic Mutual . . . . .	3,785,372	4,541,996	-756,624	308,908	9.77	8.16	—
Buffalo . . . . .	134,665	130,281	-15,616	40,280	32.65	29.91	25,000
Buffalo German . . . . .	294,567	267,583	26,984	98,088	38.17	33.30	30,000
Citizens' (New York) . . . . .	274,597	286,172	-11,575	113,123	49.54	41.19	70,500
Citizens' (St. Louis) . . . . .	117,007	114,633	2,374	38,328	40.62	32.76	16,000
City Fire . . . . .	62,651	76,502	-13,851	35,388	91.09	56.48	21,000
Clinton . . . . .	134,044	148,674	-14,630	62,216	54.78	46.42	27,500
Columbia . . . . .	84,977	93,609	-8,632	38,830	55.77	45.70	—
Commerce . . . . .	85,141	85,200	-59	28,510	43.08	33.49	24,000
Commercial Fire . . . . .	330,738	321,625	9,113	120,070	39.05	36.30	20,000
Commercial Mutual . . . . .	223,982	227,494	-3,512	70,673	43.21	31.55	—
Connecticut Fire . . . . .	480,505	451,509	28,996	117,569	29.44	24.47	100,000
Continental . . . . .	1,688,656	1,582,758	105,898	619,535	40.92	36.69	136,500
Delaware Mutual Safety . . . . .	698,237	787,455	-89,218	100,973	16.73	14.46	36,000
Enterprise Fire and Marine . . . . .	138,322	141,261	-2,939	42,878	37.39	31.00	15,000
Equitable Fire and Marine . . . . .	126,562	107,470	19,092	41,906	39.20	33.11	16,000
Exchange Fire . . . . .	139,716	147,456	-7,740	57,007	49.11	40.80	20,001

Fairfield Fire	.	.	.	.	.	139,443	149,297	-9,854	43,661	36.27	31.31	18,000
Farragut Fire	.	.	.	.	.	144,631	147,269	-2,278	68,686	55.70	47.39	30,000
Fire Association	.	.	.	.	.	1,376,726	1,201,681	175,045	382,033	32.93	27.75	200,000
Fireman's Fund	.	.	.	.	.	520,114	541,950	-21,836	171,810	36.23	33.03	60,000
Firemen's (Baltimore)	.	.	.	.	.	161,964	191,303	-29,339	39,435	29.11	24.35	31,500
Firemen's (Dayton)	.	.	.	.	.	131,757	121,220	10,537	49,214	45.53	37.35	25,000
Firemen's (Newark)	.	.	.	.	.	241,729	193,950	47,779	58,523	33.44	24.21	48,000
Firemen's (New York)	.	.	.	.	.	70,560	75,122	-4,562	27,099	48.94	38.40	17,340
Franklin	.	.	.	.	.	661,163	765,341	-104,178	269,084	52.48	40.70	128,000
German	.	.	.	.	.	223,133	179,616	43,517	56,598	30.84	25.37	50,000
German American	.	.	.	.	.	1,112,688	1,002,700	109,988	388,754	39.13	34.94	100,000
Germania	.	.	.	.	.	621,721	608,964	12,757	308,581	56.15	49.63	70,000
Girard Fire and Marine	.	.	.	.	.	312,437	292,334	20,103	120,860	47.66	38.68	60,000
Glen's Falls	.	.	.	.	.	346,235	282,747	63,488	96,630	32.07	27.91	20,000
Globe Fire	.	.	.	.	.	123,443	121,608	1,835	51,166	49.16	41.45	20,000
Great Western	.	.	.	.	.	460,305	424,665	44,640	73,560	17.28	15.67	33,104
Guardian Fire	.	.	.	.	.	87,983	91,664	-3,681	40,217	53.09	45.71	14,000
Hanover Fire	.	.	.	.	.	648,924	675,969	-27,045	272,061	47.23	41.92	100,000
Hartford Fire	.	.	.	.	.	1,628,706	1,586,405	42,301	475,960	32.60	29.22	250,000
Hoffman Fire	.	.	.	.	.	148,045	180,039	-31,994	67,334	51.77	45.48	20,000
Home	.	.	.	.	.	2,852,819	2,802,570	50,249	1,009,356	40.06	35.38	300,000
Howard	.	.	.	.	.	236,271	256,170	-19,899	98,433	48.06	41.66	25,000
Insurance Company of North America	.	.	.	.	.	3,498,523	3,471,118	27,405	737,639	23.09	21.08	400,000
Insurance Company, State of Pennsylvania	.	.	.	.	.	268,326	297,612	-29,286	64,957	28.46	24.20	24,000
Irving	.	.	.	.	.	80,835	93,942	-13,107	28,305	42.99	34.92	17,000
Knickrbocker Fire	.	.	.	.	.	109,195	112,308	-3,113	39,217	44.32	35.92	14,000
Lamar	.	.	.	.	.	171,759	193,376	-21,617	55,512	35.93	32.32	20,000
Lorillard	.	.	.	.	.	136,837	162,335	-25,498	72,069	52.67	52.67	15,000
Maulhattan	.	.	.	.	.	625,142	743,637	-118,495	217,554	36.59	34.80	25,000
Manufacturers'	.	.	.	.	.	150,029	141,240	8,789	52,414	38.46	34.94	14,000
Manufacturers' and Builders'	.	.	.	.	.	152,409	145,144	7,265	68,832	53.62	45.16	24,000
Mercantile (Cleveland)	.	.	.	.	.	170,317	154,317	16,000	47,354	32.12	27.80	20,000

TABLE X. — *Insurance Companies of other States — Concluded.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends declared.
					Premiums received.	Gross Income.	
Mercantile (New York)	\$60,381	\$70,664	—\$10,083	\$25,910	56.31	42.77	\$20,000
Merchants' (Newark)	372,719	366,231	6,488	130,610	40.64	35.04	48,000
Merchants' (New York)	130,507	177,241	—46,734	69,957	65.34	53.50	26,000
Merchants' (Providence)	157,855	146,355	11,500	48,879	35.03	30.96	16,000
Meriden Fire	233,490	250,435	—16,945	77,058	36.07	33.00	15,000
National Fire (Baltimore)	103,925	112,703	—9,178	37,790	42.65	36.51	24,000
National Fire (Hartford)	314,201	296,235	17,966	84,712	35.90	26.96	72,000
National Fire (New York)	177,371	185,035	—7,664	78,424	50.71	44.21	20,000
Newark City	142,277	145,172	—2,895	40,216	39.13	34.59	14,000
Newark Fire	236,359	223,932	12,427	78,393	39.94	33.17	24,758
New Hampshire Fire	233,924	213,312	20,612	65,227	31.58	27.88	20,000
New York and Boston	44,047	53,793	—9,746	24,702	73.13	56.08	—
New York Bowery	200,378	204,336	—3,958	70,299	43.48	35.08	60,000
New York City	170,871	189,165	—18,294	76,992	49.99	45.06	15,000
Niagara Fire	499,885	498,004	1,881	188,119	45.49	37.63	60,000
Northern	204,562	201,060	3,502	67,095	36.44	32.69	15,000
Northwestern National	384,169	356,900	27,269	110,106	32.88	28.66	63,000
Orient	266,441	260,346	6,095	82,916	37.21	31.12	50,000
Orient Mutual	621,100	535,045	86,055	119,667	20.41	19.27	—
Pacific Fire	154,846	176,730	—21,884	66,506	54.50	42.95	40,000
Pacific Mutual	892,082	903,009	—10,927	142,740	16.67	16.00	—
Park Fire	65,904	78,277	—12,373	38,780	50.21	38.78	24,000
Pennsylvania Fire	635,378	554,080	81,298	195,599	36.73	30.79	40,000
People's (Newark)	250,134	246,639	3,495	85,927	37.24	34.35	24,000
People's (Trenton)	177,780	195,835	—18,055	54,944	38.68	30.91	24,000
Phoenix (Brooklyn)	2,267,760	2,565,613	—297,853	650,754	29.97	28.70	100,000

Phoenix (Hartford)	1,343,159	1,310,964	32,195	410,599	33.68	30.57	200,000
Providence Washington	330,539	297,822	32,717	79,031	25.68	23.93	18,000
Relief	99,516	122,761	-23,245	38,349	45.24	38.54	20,000
Republic Fire	156,778	158,163	-1,385	75,131	59.13	47.92	25,500
Rochester German	230,410	198,046	32,364	63,768	30.75	27.68	24,000
Rutgers	103,019	121,922	-18,903	51,631	66.71	49.54	40,000
Security	231,396	265,617	-34,221	63,649	29.31	27.51	8,000
Standard (New York)	105,870	93,681	12,189	37,674	45.00	35.58	19,460
Standard (Trenton)	153,945	173,733	-17,788	49,087	35.03	30.48	10,000
Star Fire	259,735	275,549	-15,814	101,407	44.00	39.71	36,000
Sterling Fire	79,225	78,084	1,141	37,645	56.73	47.52	17,000
St Nicholas	157,897	159,529	-1,632	59,821	41.96	37.89	20,000
St. Paul Fire and Marine	559,926	537,276	2,650	143,980	28.86	25.71	40,000
Toledo Fire and Marine	91,512	100,209	-8,697	23,988	28.27	26.21	8,000
Trade	71,662	113,500	-41,838	22,267	35.51	31.07	-
Traders	340,249	310,638	29,611	103,407	37.90	30.39	42,500
Tradesmen's Fire	197,431	167,529	29,902	74,472	43.72	37.72	22,470
Union	235,567	223,498	12,069	56,336	26.18	23.91	16,000
United Firemen's	165,669	155,006	10,663	57,708	44.99	34.83	25,275
United States Lloyds	521,691	500,530	21,161	67,443	13.60	12.93	-
Waretown Fire	518,323	499,367	18,956	203,456	41.98	39.25	20,000
Westchester	551,140	543,520	7,620	184,137	35.89	33.41	30,000
Williamsburgh City	419,181	397,953	21,228	159,613	43.85	38.08	50,000
Totals	\$40,300,441	\$46,831,167	-\$630,726	\$13,467,618	33.27	29.09	\$5,007,408

## REPORT OF THE

TABLE XI. — *United States Branches Foreign Companies. Business of 1879.*

NAME OF COMPANY.	Gross Income.	Gross Expenditures.	Excess or De- ficiency of Income.	Expenses.	Ratio of Expenses to		Risks written.	Premiums received.	Losses paid.	Ratio of Loss to	
					Premis. rec'd.	Gross Income.				Premis. rec'd.	Gross Income.
British America . .	\$540,597	\$476,918	\$63,679	\$166,924	31.84	30.88	\$61,302,874	\$524,185	\$309,994	59.14	57.34
Caisse Générale . .	431,540	462,412	—30,872	192,531	47.27	44.61	42,415,406	407,268	269,880	66.27	62.54
Commercial Union . .	1,293,116	1,118,923	174,193	369,917	31.37	28.61	160,782,375	1,218,101	749,006	61.49	57.92
Confiance . . . .	238,443	102,925	135,518	69,870	30.94	29.30	21,575,292	225,823	33,035	14.64	13.86
Guardian Assurance . .	240,416	198,574	41,842	46,443	23.18	19.32	40,499,012	200,366	152,131	75.93	63.28
Hamburg-Bremen . .	441,273	407,291	33,982	137,685	33.13	31.20	47,383,512	415,542	269,606	64.88	61.10
Hamburg-Magdeburg . .	217,431	183,311	34,120	83,690	41.22	38.49	22,207,178	203,044	99,621	49.06	43.82
Imperial . . . .	455,887	426,271	29,616	134,958	32.97	29.60	48,637,171	409,320	291,313	71.17	63.90
Lancashire . . . .	750,938	750,624	314	239,771	31.93	31.93	86,661,262	750,938	510,854	68.03	68.03
Liverpool and London and Globe . . . .	2,778,734	2,591,839	186,895	777,868	29.97	27.99	438,085,677	2,595,522	1,813,971	69.89	65.28
London Assurance . .	562,306	510,540	51,766	170,597	32.84	30.34	70,858,353	519,556	339,942	65.43	60.45
London and Lancashire, Metropole . . . .	425,578	212,438	213,140	108,589	25.77	25.52	90,187,694	421,355	103,849	24.65	24.40
No. British & Mercantile, Northern Assurance . .	1,228,495	1,044,066	184,429	344,085	29.79	28.01	3,986,185	16,134	—	—	—
North German . . . .	438,535	423,164	15,371	132,838	32.45	30.29	159,643,735	1,154,926	699,981	60.61	56.98
Norwich Union . . . .	251,062	276,502	—25,440	96,532	40.65	38.45	48,637,171	409,382	290,326	70.92	63.20
Phoenix Assurance . .	189,705	86,345	103,420	60,220	33.39	31.73	25,496,462	237,472	179,970	75.79	71.68
Queen . . . . .	45,813	24,176	21,637	17,420	44.88	38.02	26,497,591	180,356	26,125	14.49	13.77
Reassurances Générales, Royal . . . . .	1,005,901	845,993	159,908	279,831	30.32	27.82	9,787,349	38,813	6,756	17.41	14.75
Scottish Commercial . .	—	—	—	—	—	—	117,400,072	922,930	566,163	61.34	56.28
Transatlantic . . . .	1,705,065	1,488,124	216,941	509,534	31.98	29.88	429,158	—	—	—	—
Western Assurance . .	550,084	581,291	—31,207	191,138	36.65	34.75	219,203,288	1,593,521	978,590	61.41	57.39
Totals . . . . .	190,190	223,954	—33,764	68,814	39.52	36.18	62,879,733	521,603	390,153	74.80	70.93
	561,807	479,062	82,745	158,084	29.75	28.14	17,658,551	174,130	153,140	89.09	81.57
	\$14,559,110	\$12,921,592	\$1,637,518	\$4,364,188	31.92	29.98	57,141,489	531,351	320,978	60.41	57.13
							\$1,879,356,590	\$13,671,638	\$8,557,404	62.59	58.78

TABLE XII. — *Massachusetts Business for 1879.*

## MASSACHUSETTS MUTUAL FIRE COMPANIES.

NAME OF COMPANY.	Risks written.	Premiums received.	Dep. Notes received.	Losses paid.	Losses incurred.
Abington . . . . .	\$712,489	\$11,707	\$35,121	\$7,367	\$7,692
Annisquam . . . . .	68,467	—	4,757	—	—
Arkwright . . . . .	9,686,747	85,092	425,462	2,639	2,435
Ashfield . . . . .	4,463	22	138	1,355	—
Attleborough . . . . .	189,875	1,308	5,192	543	1,550
Barnstable County . . . . .	854,515	14,867	27,940	12,551	11,488
Berkshire . . . . .	1,038,271	12,755	36,669	7,331	8,237
Boston Manufacturers' . . . . .	18,977,725	159,211	796,055	21,599	8,971
Bristol County . . . . .	499,350	3,073	63,343	4,815	4,641
Cambridge . . . . .	1,551,089	20,291	40,482	5,644	5,733
Citizens' . . . . .	4,294,775	58,416	115,370	24,577	19,576
Cohasset . . . . .	49,255	767	3,010	—	—
Cotton and Woolen Manufac. . . . .	706,689	7,353	36,763	6,608	6,608
Dedham . . . . .	497,646	7,697	15,217	1,187	1,187
Dorchester . . . . .	2,757,484	41,617	83,234	19,534	24,066
Essex . . . . .	159,300	3,027	9,082	1,481	1,481
Fall River Manufacturers' . . . . .	3,950,089	35,445	177,227	3,981	2,365
Fitchburg Mutual (first class) . . . . .	2,870,458	41,639	41,639	23,145	18,668
Fitchburg Mutual (sec'd class) . . . . .	774,518	11,820	11,820	3,052	3,052
Franklin Mutual . . . . .	432,271	5,094	15,136	4,041	4,916
Granby . . . . .	22,675	123	1,026	—	—
Groveland . . . . .	306,092	—	17,255	768	68
Hampshire . . . . .	779,175	9,818	29,453	7,735	7,735
Hingham . . . . .	3,409,726	59,637	117,698	33,950	36,083
Lowell . . . . .	774,235	7,981	23,943	760	1,714
Lynn . . . . .	357,105	5,075	20,301	424	424
Merchants' and Farmers' . . . . .	2,726,856	37,010	74,020	20,639	17,998
Merrimack . . . . .	3,642,234	49,646	96,385	23,903	20,649
Middlesex . . . . .	4,383,781	65,461	65,461	21,067	23,067
Milford . . . . .	136,820	1,528	4,585	790	10
Mill-Owners' . . . . .	4,033,386	38,042	190,210	4,537	4,461
Mutual Fire Assurance . . . . .	684,100	11,045	22,000	1,105	2,739
Mutual Protection . . . . .	292,500	3,013	9,005	5	5
Newburyport . . . . .	114,700	1,439	11,372	850	850
Norfolk . . . . .	2,994,834	47,593	93,225	25,039	20,675
Quincy . . . . .	6,152,543	85,793	85,793	19,403	24,233
Salem . . . . .	449,900	6,405	19,215	29	29
Salisbury and Amesbury . . . . .	44,430	363	3,627	638	—
Saugus . . . . .	817,975	—	100,196	1,353	1,353
Shelburne . . . . .	4,050	—	242	29	—
South Danvers . . . . .	161,275	3,600	10,799	118	118
Traders' and Mechanics' . . . . .	3,606,306	52,071	52,071	11,018	12,518
Westfield . . . . .	59,875	846	2,492	2,250	3,900
Westford . . . . .	72,150	718	1,437	1,404	1,404
West Newbury . . . . .	245,360	104	13,927	539	539
Weymouth and Braintree . . . . .	31,600	313	1,290	775	275
Worcester Manufacturers' . . . . .	7,198,430	64,195	320,975	13,353	4,417
Worcester Mutual . . . . .	7,204,506	107,826	215,652	39,627	33,854
Totals . . . . .	\$100,787,895	\$1,180,846	\$3,547,402	\$374,558	\$351,784

## MASSACHUSETTS MUTUALS WITH GUARANTEE CAPITAL.

Holyoke . . . . .	\$6,177,986	\$76,383	\$77,322	\$25,711	\$30,037
Massachusetts . . . . .	2,203,617	19,705	—	1,427	1,371
Mechanics' . . . . .	327,765	3,617	—	17,851	15,838
Totals . . . . .	\$8,709,368	\$99,705	\$77,322	\$44,989	\$47,246

## REPORT OF THE

TABLE XII. — *Massachusetts Business for 1879* — Continued.  
 MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE COMPANIES.  
*Fire Business.*

NAME OF COMPANY.	Risks written.	Premis. received.	Losses paid.	Losses incurred.
Boylston Mutual. . . . .	\$6,154,892	\$36,858	\$12,778	\$18,066
New England Mutual. . . . .	662,015	5,054	35	3,035
Totals . . . . .	\$6,816,907	\$41,912	\$12,813	\$21,101

*Marine Business.*

Atlantic Mutual Fire and Marine . . .	\$522,799	\$28,257	\$23,114	\$9,527
Boylston Mutual . . . . .	14,565,897	125,511	62,389	63,239
China Mutual . . . . .	17,395,969	290,292	200,087	240,087
India Mutual . . . . .	2,659,489	98,092	67,016	72,449
New England Mutual . . . . .	2,949,658	97,157	106,966	120,506
Totals . . . . .	\$38,093,812	\$639,309	\$459,572	\$505,808

## MASSACHUSETTS JOINT-STOCK COMPANIES.

*Fire Business.*

Alliance . . . . .	\$4,904,928	\$58,199	\$34,068	\$29,642
American . . . . .	2,738,982	17,249	2,872	2,872
Commonwealth . . . . .	6,751,198	55,869	24,796	31,077
Dwelling-House . . . . .	2,558,915	17,781	1,808	1,808
Eliot . . . . .	2,160,171	23,930	6,252	6,552
Faneuil Hall . . . . .	2,931,074	39,238	23,300	25,800
Firemen's Fire . . . . .	6,135,521	55,775	20,892	29,824
First National Fire . . . . .	3,656,665	47,654	18,118	23,805
Franklin of Boston . . . . .	2,473,375	24,772	456	8,481
Gloucester Fire . . . . .	1,380,378	18,142	11,609	15,471
Manufacturers' Fire and Marine . . .	8,532,588	76,304	29,752	76,355
Mechanics' Mutual (Stock Department) .	1,682,339	17,035	4,946	6,435
Mercantile Marine . . . . .	2,873,817	14,742	348	3,448
Neptune . . . . .	3,412,900	34,263	13,020	24,520
North America . . . . .	3,586,038	24,008	1,978	1,978
Prescott . . . . .	3,948,260	39,379	11,601	20,523
Revere Fire . . . . .	3,887,227	31,855	8,741	14,157
Shawmut . . . . .	1,866,289	22,011	14,491	13,362
Shoe and Leather . . . . .	7,964,270	77,680	28,336	34,304
Springfield Fire and Marine . . . .	9,412,973	100,773	45,942	57,638
Traders' and Mechanics' . . . . .	2,115,400	21,937	13,257	10,952
Washington . . . . .	3,877,243	30,227	4,913	14,102
Totals . . . . .	\$88,850,551	\$848,823	\$321,476	\$453,106

*Marine Business.*

American . . . . .	\$4,587,851	\$51,187	\$26,641	\$24,938
Beverly . . . . .	13,200	1,082	1,400	1,200
Boston Marine . . . . .	19,259,768	486,393	285,243	306,137
Faneuil Hall . . . . .	1,886,345	12,968	2,442	4,852
Gloucester Fire . . . . .	329,837	8,770	21,413	15,380
Manufacturers' Fire and Marine . . .	12,270,385	99,670	78,764	52,071
Mercantile Marine . . . . .	4,975,077	57,508	56,676	54,596
Neptune . . . . .	1,420,701	38,403	57,291	57,291
Salem Marine . . . . .	2,237,719	42,793	35,926	35,926
Shoe and Leather . . . . .	14,151,672	138,861	70,809	73,310
Washington . . . . .	5,669,989	88,293	54,212	51,654
Totals . . . . .	\$66,802,544	\$1,025,928	\$690,817	\$677,355

TABLE XII. — *Massachusetts Business for 1879* — Continued.

## COMPANIES OF OTHER STATES.

*Fire Business.*

NAME OF COMPANY.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Aetna . . . . .	\$14,666,734	\$139,731	\$77,768	\$78,441
Albany . . . . .	372,167	3,732	2,875	2,673
American . . . . .	567,875	3,916	589	8,089
American Central . . . . .	1,579,075	19,824	11,911	14,527
American Exchange . . . . .	522,492	4,464	180	4,180
American Fire (New York) . . . . .	995,927	4,276	5,110	5,110
American Fire (Philadelphia) . . . . .	2,324,115	18,827	3,232	6,490
Atlantic Fire and Marine . . . . .	516,931	5,227	4,504	6,204
Buffalo . . . . .	771,220	6,189	2,229	7,281
Buffalo German . . . . .	1,741,515	15,168	1,792	4,778
Citizens' (New York) . . . . .	1,479,153	10,955	4,430	5,519
Citizens' (St. Louis) . . . . .	680,726	8,937	3,061	6,146
City Fire . . . . .	1,145,882	5,476	3,304	10,220
Clinton . . . . .	1,416,441	7,445	1,495	4,995
Columbia . . . . .	960,829	11,255	9,397	10,147
Commerce . . . . .	1,104,639	10,274	5,764	8,410
Commercial Fire . . . . .	2,046,702	11,396	7,623	11,340
Commercial Mutual . . . . .	304,675	1,684	18	18
Connecticut Fire . . . . .	3,156,553	29,914	21,464	22,786
Continental . . . . .	4,925,155	41,401	12,779	9,743
Delaware Mutual Safety . . . . .	3,415,607	13,357	10,470	10,470
Enterprise Fire and Marine . . . . .	920,682	12,710	11,633	15,427
Equitable Fire and Marine . . . . .	1,880,273	16,720	1,349	5,518
Exchange Fire . . . . .	1,078,000	9,180	4,553	7,553
Fairfield Fire . . . . .	2,014,015	18,090	10,791	12,410
Farragut Fire . . . . .	474,895	3,107	63	1,375
Fire Association . . . . .	5,977,892	63,388	32,589	27,619
Fireman's Fund . . . . .	1,249,835	10,125	8,787	10,517
Firemen's (Baltimore) . . . . .	738,109	6,537	381	4,131
Firemen's (Dayton) . . . . .	513,964	5,258	1,345	4,345
Firemen's (Newark) . . . . .	1,227,834	8,359	4,458	6,830
Firemen's (New York) . . . . .	652,753	3,370	29	29
Franklin . . . . .	4,149,069	42,750	22,440	22,440
German . . . . .	919,847	12,898	2,765	5,800
German American . . . . .	5,881,294	49,536	26,980	38,621
Germany . . . . .	2,604,796	29,024	12,333	17,984
Girard Fire and Marine . . . . .	723,170	5,427	3,127	9,363
Glen's Falls . . . . .	1,296,412	10,983	4,877	5,692
Globe Fire . . . . .	442,342	3,477	—	4,375
Guardian Fire . . . . .	748,633	5,138	700	3,365
Hanover Fire . . . . .	3,593,884	30,934	7,090	8,341
Hartford Fire . . . . .	7,155,860	66,802	31,042	36,422
Hoffman Fire . . . . .	1,688,280	16,785	2,805	5,685
Home . . . . .	14,528,833	129,583	64,820	66,330
Howard . . . . .	1,582,238	14,510	9,764	15,039
Insurance Company of North America . . . . .	9,279,543	90,780	48,010	22,498
Insurance Company, State of Pennsylvania, . . . . .	1,203,070	14,239	520	3,020
Irving . . . . .	298,801	2,845	603	603
Knickerbocker . . . . .	308,061	2,684	—	2,875
Lamar . . . . .	791,494	6,886	5,895	5,232
Lorillard . . . . .	2,259,380	11,175	5,210	6,710
Manhattan . . . . .	3,760,275	35,118	17,042	18,131
Manufacturers' . . . . .	722,413	9,176	5,264	7,235
Manufacturers' and Builders' . . . . .	185,642	1,287	375	375
Mercantile (Cleveland) . . . . .	882,795	7,089	2,653	8,999
Mercantile (New York) . . . . .	326,016	1,259	—	2,250
Merchants' (Newark) . . . . .	2,322,888	19,147	4,440	10,952
Merchants' (New York) . . . . .	518,810	3,027	7,658	7,658
Merchants' (Providence) . . . . .	2,637,521	26,911	15,414	19,828

TABLE XII. — *Massachusetts Business for 1879* — Continued.*Fire Business.*

NAME OF COMPANY.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Meriden Fire . . . . .	\$1,898,145	\$23,917	\$11,012	\$12,316
National Fire (Baltimore) . . . . .	921,617	8,499	2,217	457
National Fire (Hartford) . . . . .	2,152,321	21,263	6,765	2,156
National Fire (New York) . . . . .	915,331	7,699	4,269	4,269
Newark City . . . . .	710,745	7,590	7,104	11,044
Newark Fire . . . . .	1,044,000	11,688	1,347	6,297
New Hampshire Fire . . . . .	2,796,875	33,239	15,322	12,932
New York and Boston . . . . .	317,635	2,857	2,477	2,477
New York Bowery . . . . .	563,813	10,604	5,897	14,397
New York City . . . . .	1,316,407	12,514	2,046	2,296
Niagara Fire . . . . .	2,310,019	17,616	3,483	3,773
Northern . . . . .	774,986	8,695	1,669	4,248
Northwestern National . . . . .	1,408,758	11,825	539	6,535
Orient . . . . .	2,684,372	26,069	11,981	13,019
Pacific . . . . .	2,005,707	14,323	3,751	3,751
Park . . . . .	488,012	3,846	12	4,580
Pennsylvania . . . . .	5,144,063	54,154	26,779	33,469
People's (Newark) . . . . .	1,667,887	19,904	8,068	12,134
People's (Trenton) . . . . .	1,747, 09	13,233	4,321	7,117
Phenix (Brooklyn) . . . . .	6,408,305	52,374	15,518	17,423
Phoenix (Hartford) . . . . .	6,232,401	64,481	34,430	36,127
Providence (Washington) . . . . .	3,289,395	30,137	11,639	16,194
Relief . . . . .	686,718	6,074	1,245	1,245
Republic Fire . . . . .	809,110	4,548	-	217
Rochester German . . . . .	1,828,275	18,386	6,426	6,467
Rutgers . . . . .	1,014,985	7,356	1,456	5,856
Security . . . . .	1,018,804	11,181	4,246	9,944
Standard (New York) . . . . .	453,157	4,175	12	1,612
Standard (Trenton) . . . . .	1,385,848	19,172	15,817	15,784
Star Fire . . . . .	1,419,710	10,251	4,755	6,830
Sterling Fire . . . . .	185,642	1,287	-	375
St. Nicholas . . . . .	1,479,789	12,824	1,826	5,912
St. Paul Fire and Marine . . . . .	1,040,328	12,942	10,692	10,035
Toledo Fire and Marine . . . . .	458,039	6,174	4,545	9,816
Trade . . . . .	750,062	11,255	3,591	3,198
Traders' . . . . .	911,652	10,169	6,598	22,591
Tradesmen's Fire . . . . .	1,556,905	16,052	1,227	5,125
Union . . . . .	739,683	5,813	1,995	6,078
United Firemen's . . . . .	945,621	11,276	975	6,975
Watertown Fire . . . . .	3,860,400	33,848	26,160	22,132
Westchester . . . . .	4,846,197	40,217	26,272	35,471
Williamsburgh City . . . . .	2,400,464	18,365	5,414	10,914
Totals . . . . .	\$206,823,624	\$1,897,694	\$871,698	\$1,102,732

## INSURANCE COMMISSIONER.

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TABLE XII. — *Massachusetts Business for 1879* — Concluded.*Marine and Inland Business.*

NAME OF COMPANY.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Atlantic Mutual . . . . .	\$9,228,447	\$193,911	\$54,183	\$54,183
Commercial Mutual . . . . .	954,332	25,326	17,146	17,146
Delaware Mutual Safety . . . . .	25,341,246	357,380	195,490	192,834
Great Western . . . . .	5,955,089	38,959	34,153	48,728
Insurance Company of North America . . . . .	50,740,284	362,596	273,761	315,478
Manhattan . . . . .	7,933	20	—	—
Northwestern National . . . . .	1,142,284	7,338	1,492	1,492
Orient Mutual . . . . .	656,366	10,723	1,070	1,070
Pacific Mutual . . . . .	7,512,297	121,865	163,050	80,031
Phoenix . . . . .	12,100,809	90,669	118,380	86,380
United States Lloyds . . . . .	951,136	11,380	2,359	2,359
Totals . . . . .	\$114,590,223	\$1,220,167	\$861,084	\$799,701

## UNITED STATES BRANCHES FOREIGN COMPANIES.

*Fire Business.*

British America . . . . .	\$3,414,935	\$33,131	\$18,706	\$34,103
Caisse Générale . . . . .	2,259,206	30,940	3,495	14,495
Commercial Union . . . . .	14,244,067	105,560	33,138	45,920
Confiance . . . . .	1,376,639	13,358	37	2,903
Guardian Assurance . . . . .	2,916,947	23,141	7,017	11,426
Hamburg-Bremen . . . . .	2,380,262	19,712	4,357	13,457
Hamburg-Magdeburg . . . . .	1,477,762	13,883	417	6,117
Imperial . . . . .	3,081,356	27,672	5,932	11,821
Lancashire . . . . .	6,436,466	65,856	46,857	49,374
Liverpool and London and Globe . . . . .	21,041,744	150,351	92,003	97,773
London Assurance . . . . .	4,529,091	37,017	15,662	15,662
London and Lancashire . . . . .	2,538,303	24,578	132	3,249
Metropole . . . . .	2,425,301	25,306	—	5,000
North British and Mercantile . . . . .	11,061,423	100,051	43,378	38,843
Northern Assurance . . . . .	3,081,356	27,672	5,932	11,821
North German Fire . . . . .	2,177,065	21,465	13,359	21,491
Norwich Union . . . . .	1,339,161	8,882	258	258
Phoenix Assurance . . . . .	1,033,445	6,232	—	—
Queen . . . . .	7,657,600	76,011	26,101	31,075
Reassurances Générales . . . . .	429,158	4,754	—	—
Royal . . . . .	13,069,934	130,758	54,690	66,760
Scottish Commercial . . . . .	3,451,645	31,575	17,804	18,727
Transatlantic . . . . .	1,220,637	12,212	11,853	13,474
Western Assurance . . . . .	1,964,615	21,887	3,699	10,733
Totals . . . . .	\$114,608,118	\$1,012,004	\$404,827	\$524,482

## MASSACHUSETTS FIRE STATISTICS, 1879.

The following tabulations exhibit in detail the statistics of fires in Massachusetts in 1879, as reported by city and town authorities:—

TABLE A. — *Giving Description of Property, Number of Fires, Insurance, Loss, and Insurance paid.*

PROPERTY.	Number of Fires.	Insurance.	Loss.	Amount paid.	Total Losses.	Partial Losses.
Agricultural implement manufactories	1	\$5,600	\$8,500	\$4,760	—	1
Alnhouses . . . . .	2	700	1,525	700	1	1
Bakeries and confectioneries	17	28,605	21,239	18,232	3	14
Barbers' shops . . . . .	7	1,400	1,479	835	—	7
Barus and private stables	295	172,886	240,745	141,348	218	77
Basket manufactories . . . . .	1	—	150	—	1	—
Blacksmiths' shops . . . . .	16	18,690	6,397	2,416	3	13
Bleacheries . . . . .	1	500	500	500	—	1
Boarding and lodging houses	17	70,885	12,918	10,463	1	16
Boiler and engine houses . . . . .	8	36,500	1,802	222	1	7
Bookbinderies . . . . .	4	72,175	86,762	59,562	3	1
Book and stationery stores . . . . .	10	168,780	9,571	9,026	—	10
Boot and shoe manufactories	34	309,375	134,721	99,893	12	22
Boot and shoe stores . . . . .	10	18,600	12,577	6,112	2	8
Breweries . . . . .	2	16,000	8,025	4,000	—	2
Brick kilns . . . . .	2	—	315	—	—	2
Carpet-lining manufactories	1	30,000	23,000	23,000	—	1
Cement manufactories . . . . .	2	—	650	—	—	2
Chain shops and foundries . . . . .	8	63,500	35,175	27,210	3	5
Churches . . . . .	12	109,010	50,823	41,023	2	10
Cider mills . . . . .	1	1,700	5	5	—	1
Cigar stores and manufactories . . . . .	8	84,400	8,310	7,380	—	8

Clothing stores . . . . .	12	58,300	24,592	16,872	2	10
Club rooms and billiard halls . . . . .	6	9,825	5,819	3,909	1	5
Cotton-bating manufactories, wastehouses, jute and shoddy mills, . . . . .	17	90,373	90,720	51,595	3	14
Cotton factories . . . . .	7	139,805	60,820	54,747	3	7
Crockery and glassware stores . . . . .	2	174,000	2,487	2,487	-	2
Curled-hair manufactories . . . . .	1	12,000	13,450	9,132	1	-
Curriers' shops, morocco manufactories and tanneries . . . . .	5	53,800	46,425	41,255	1	4
Dining rooms . . . . .	13	51,903	12,178	9,700	1	12
Drug stores . . . . .	13	254,300	44,624	38,942	3	10
Dry, woollen, fancy goods, and trimming stores . . . . .	18	272,850	77,562	67,237	1	17
Dwelling houses . . . . .	713	1,363,774	529,943	359,905	195	518
Dyewoods and chemical works . . . . .	1	65,600	42,150	42,150	-	1
Dye works . . . . .	1	-	80	-	-	1
Flouring and grist mills . . . . .	5	7,725	7,670	2,480	1	4
Fruit stores . . . . .	2	16,000	4,362	4,162	1	1
Furniture stores . . . . .	2	2,300	855	855	-	2
Gas works . . . . .	1	-	150	-	-	1
General stores . . . . .	10	70,540	44,244	37,308	2	8
Glue manufactories . . . . .	1	-	75	-	-	1
Grain elevators . . . . .	1	7,300	1,375	1,175	-	1
Grain stores . . . . .	7	14,875	13,012	2,502	-	7
Grease-rendering works . . . . .	2	8,988	5,879	5,879	1	1
Greenhouses . . . . .	5	1,800	2,800	840	1	4
Grocery stores . . . . .	21	78,575	24,473	15,783	3	18
Hardware stores . . . . .	9	253,200	29,290	25,465	1	8
Harness manufactories . . . . .	3	2,375	1,140	875	-	3
Hat and cap manufactories . . . . .	2	42,000	75,493	39,493	1	1
Hat and cap stores . . . . .	2	83,000	453	453	-	2
Hay stores . . . . .	3	32,975	5,054	4,392	-	3
Hotels . . . . .	16	57,050	37,040	28,181	3	13
Icehouses . . . . .	5	7,900	10,450	6,800	3	2

TABLE A. — *Giving Description of Property, Number of Fires, Etc. — Concluded.*

PROPERTY.			Number of Fires.	Insurance.	Loss.	Amount paid.	Total Losses.	Partial Losses.
Ink manufactories	.	.	3	\$49,700	\$4,952	\$4,952	—	3
Jewelry stores	.	.	13	98,300	9,119	8,519	—	13
Junk stores	.	.	13	58,750	25,208	19,023	2	11
Lamp-black manufactories	.	.	2	3,000	12,500	3,000	1	1
Leather-board manufactories	.	.	1	7,000	9,400	7,000	—	1
Leather stores	.	.	1	—	50	—	—	1
Lime sheds	.	.	2	400	148	130	—	2
Liquor stores and saloons	.	.	10	43,950	10,440	6,663	3	7
Livery stables	.	.	4	32,350	9,670	8,070	—	4
Lumber sheds and wharves	.	.	13	114,000	31,652	28,602	3	10
Machine shops	.	.	15	79,050	49,564	35,440	3	12
Marble works	.	.	2	4,900	558	547	—	2
Mason and plumbing works.	.	.	2	—	130	—	—	2
Millinery stores	.	.	8	61,150	3,580	3,250	—	8
Offices	.	.	34	409,425	91,260	57,924	3	31
Oil-clothing manufactories	.	.	3	14,500	20,443	13,643	2	1
Oil stores	.	.	1	22,000	100	100	—	1
Oil works	.	.	3	500	3,200	500	—	2
Paint shops	.	.	10	15,600	3,581	1,531	2	8
Paper-box manufactories	.	.	1	25,000	1,165	1,165	—	1
Paper mills	.	.	6	130,000	51,563	42,463	2	4
Pawn stores	.	.	11	365,012	366,633	286,920	1	10
Pawn shops	.	.	2	8,000	793	393	—	2
Photograph rooms	.	.	6	13,075	2,782	2,707	—	6
Pickle manufactories	.	.	1	1,500	1,500	1,500	1	—
Potteries	.	.	1	600	800	600	1	—

Printing establishments . . . . .	18	606,268	398,223	308,619	4	14
Provision stores . . . . .	11	30,850	10,560	7,750	2	9
Public halls . . . . .	17	196,375	114,030	97,511	2	15
Railroad depots, cars, and coal sheds . . . . .	17	42,175	11,339	9,478	1	16
Ropewalks . . . . .	3	2,000	2,715	1,500	1	2
Rubber mills . . . . .	1	2,100	3,000	1,500	1	-
Sail lofts . . . . .	1	800	1,500	800	-	1
Saw and planing mills . . . . .	15	49,625	30,769	7,934	7	8
Schoolhouses . . . . .	13	26,350	11,790	5,590	6	7
Shoemakers' shops . . . . .	3	685	285	185	-	3
Shoe-blackening manufactories . . . . .	1	-	400	-	-	1
Slaughter houses . . . . .	2	6,500	2,653	2,243	-	2
Soap manufactories . . . . .	2	11,500	3,109	3,109	-	2
State Prison workshops . . . . .	1	-	10,000	-	-	1
Storehouses . . . . .	18	76,450	74,366	60,315	7	11
Stove and tinware stores . . . . .	5	26,875	5,695	4,305	-	5
Straw works . . . . .	1	9,525	9,000	7,358	-	1
Tailoring and dressmaking establishments . . . . .	12	68,678	4,499	2,943	-	12
Tin shops . . . . .	1	-	100	-	-	1
Toy stores . . . . .	2	2,000	1,040	730	-	2
Trunk stores . . . . .	2	21,275	1,550	850	-	2
Undertakers' stores . . . . .	1	1,775	1,975	1,500	-	1
Unoccupied buildings . . . . .	85	69,575	55,200	31,537	54	31
Upholsterers' shops . . . . .	4	32,100	1,162	1,162	-	4
Varnish manufactories . . . . .	1	1,600	4,000	1,575	1	-
Vessels (at wharves) . . . . .	4	2,000	2,900	1,000	-	4
Whip manufactories . . . . .	2	3,300	3,794	965	-	2
Wood sheds . . . . .	11	75	755	35	5	6
Wood-working establishments . . . . .	49	257,550	128,708	75,576	12	37
Wool stores . . . . .	1	245,000	10,660	10,660	-	1
Woollen factories . . . . .	15	293,450	129,978	91,641	2	13
Totals . . . . .	1,852	\$8,086,657	\$3,626,430	\$2,604,274	605	1,247

TABLE B. — *Fires classified by Months.*

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Agricultural implement manufactories	.	.	.	.	.	.	.	.	.	.	.	.
Almshouses . . . . .	1	3	2	2	1	1	1	3	1	1	1	1
Bakeries and confectioneries	1	3	2	2	1	1	1	1	1	2	1	2
Barbers' shops . . . . .	8	10	16	31	30	23	40	21	27	38	25	26
Barns and private stables	.	.	.	.	.	.	.	.	.	.	.	.
Basket manufactories . . . . .	.	.	2	1	4	.	1	.	4	3	.	.
Blacksmiths' shops . . . . .	.	.	2	1	1	.	2	.	.	.	.	.
Bleacheries . . . . .	.	.	.	.	.	.	.	.	.	.	.	.
Boarding and lodging houses	1	3	1	2	1	2	2	2	1	1	2	1
Boiler and engine houses	.	.	1	.	.	.	1	3	.	1	1	1
Bookbinderies . . . . .	.	.	.	.	.	.	.	.	.	.	.	4
Book and stationery stores	2	3	.	1	.	.	2	.	.	1	.	1
Boot and shoe manufactories	1	1	7	5	1	4	1	.	5	1	5	3
Boot and shoe stores . . . . .	3	3	.	1	.	2	.	.	1	1	.	.
Breweries . . . . .	.	.	.	.	.	1	.	.	.	.	1	.
Brick kilns . . . . .	.	.	.	.	.	.	.	.	.	.	1	1
Carpet-lining manufactories	.	.	.	.	.	.	.	.	1	.	.	.
Cement manufactories . . . . .	.	.	1	.	.	1	.	.	.	.	.	.
Chain shops and foundries . . . . .	.	.	1	2	.	1	.	2	.	1	1	.
Churches . . . . .	2	3	1	1	1	1	1	.	.	2	.	.
Cider mills . . . . .	.	.	2	.	.	1	2	.	.	.	.	.
Cigar stores and manufactories	2	4	.	.	.	.	.	.	.	1	.	.
Clothing stores . . . . .	2	1	.	3	.	.	.	.	1	1	.	1
Club rooms and billiard halls	1	1	.	3	.	.	.	.	1	.	.	.
Cotton-batting manufactories, wastehouses, jute and shoddy mills	1	2	1	6	1	1	1	1	.	2	.	1

INSURANCE COMMISSIONER.

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[illegible]

TABLE B. — *Fires classified by Months* — Concluded.

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Junk stores . . . . .	2	1	1	1	3	1	1	-	2	1	-	-
Lamp-black manufactories . . . . .	-	-	-	1	-	-	1	-	-	-	1	-
Leather-board manufactories . . . . .	-	-	-	1	-	-	1	-	-	-	1	-
Leather stores . . . . .	-	-	-	-	-	-	-	-	-	1	-	-
Line sheds . . . . .	-	-	-	-	-	-	-	2	-	-	-	-
Liquor stores and saloons . . . . .	4	-	-	-	2	-	-	-	4	-	-	-
Livery stables . . . . .	1	3	1	4	1	-	1	1	1	-	1	1
Lumber sheds and wharves . . . . .	-	-	1	1	-	2	-	2	2	3	-	3
Machine shops . . . . .	-	-	1	1	-	-	-	-	-	-	-	-
Marble works . . . . .	-	-	2	1	-	-	-	-	-	-	-	5
Mason and plumbing works . . . . .	1	1	3	-	1	1	-	1	-	-	-	-
Millinery stores . . . . .	3	6	2	2	1	3	3	4	4	1	-	6
Offices . . . . .	-	-	-	-	-	-	-	-	-	-	-	-
Oil-clothing manufactories . . . . .	-	-	-	-	1	-	-	-	2	-	-	-
Oil stores . . . . .	-	-	-	-	1	-	-	1	2	-	1	-
Oil works . . . . .	-	-	-	-	1	-	-	-	-	1	1	-
Paint shops . . . . .	1	1	-	3	3	-	1	1	-	-	-	-
Paper-box manufactories . . . . .	-	-	1	-	-	-	-	-	-	-	-	-
Paper mills . . . . .	-	-	1	-	3	1	1	-	-	1	-	-
Paper stores . . . . .	-	-	1	1	-	1	-	-	-	-	-	7
Pawn shops . . . . .	-	1	-	1	-	1	-	-	-	-	2	-
Photograph rooms . . . . .	2	-	-	1	-	1	1	-	-	-	-	-
Pickle manufactories . . . . .	-	-	-	-	-	-	-	-	1	-	-	-
Potteries . . . . .	-	2	1	-	-	-	-	-	1	-	3	8
Printing establishments . . . . .	-	-	1	2	-	-	-	2	1	-	-	-
Provision stores . . . . .	-	-	1	3	-	-	1	-	3	3	-	-

Public halls . . . . .	4	-	1	-	3	2	144	190	134	129	164	141	146	162	147	179
Railroad cars, depots, and coal sheds	2	-	4	-	3	2	2	4	3	1	-	2	1	1	-	1
Ropewalks . . . . .	-	-	-	-	-	-	-	-	-	1	-	1	-	-	1	1
Rubber mills . . . . .	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
Sail lofts . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
Saw and planing mills . . . . .	-	2	-	-	-	-	-	-	-	-	3	1	2	4	2	3
Schoolhouses . . . . .	1	1	1	1	1	-	1	1	-	-	2	-	-	2	-	-
Shoemakers' shops . . . . .	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-
Shoe-blackening manufactories	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slaughter houses . . . . .	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Soap manufactories . . . . .	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-
State Prison workshops . . . . .	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-
Storehouses . . . . .	4	1	-	-	1	2	2	-	1	2	1	-	2	2	1	2
Stove and tinware stores . . . . .	-	2	-	-	-	-	-	-	-	-	1	-	-	-	-	-
Straw works . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tailoring and dressmaking establishments	1	-	1	1	-	-	2	1	-	1	-	2	-	-	-	1
Tin shops . . . . .	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-
Toy stores . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-
Trunk stores . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Undertakers' stores . . . . .	-	-	1	1	-	-	-	-	-	-	-	1	-	-	-	-
Unoccupied buildings . . . . .	5	-	13	6	-	-	6	1	-	4	7	5	9	7	10	6
Upholsterers' shops . . . . .	-	-	1	-	-	-	1	1	-	-	-	-	-	-	2	-
Varnish manufactories . . . . .	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Vessels (at wharves) . . . . .	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	2
Whip manufactories . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wood sheds . . . . .	3	-	2	-	1	-	-	-	-	-	-	-	-	3	-	3
Wood-working establishments	5	-	3	-	-	-	5	3	1	7	5	6	3	5	3	3
Wool stores . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Woollen factories . . . . .	3	-	-	-	-	-	2	-	-	2	1	1	2	-	-	2
Totals . . . . .	161	155	144	190	134	129	164	141	146	162	147	179				

TABLE C. — *Causes of Fires classified.*

PROPERTY.	CAUSE OF FIRES.
Agricultural implement manufacto- ries . . . . .	Unknown, 1.
Almshouses . . . . .	Exposure, 1; unknown, 1.
Bakeries and confectioneries . . . . .	Boiling over of fat, 1; children with matches, 1; defective boiler, 1; defective chimney, 2; defective heating apparatus, 1; defective oven, 8; spontaneous, 1; unknown, 2.
Barbers' shops . . . . .	Exposure, 3; incendiary, 1; unknown, 3.
Barns and private stables . . . . .	Breaking of lantern, 6; careless use of matches, 1; children with matches, 22; defective chimney, 2; defective heating apparatus, 1; exposure, 34; fireworks, 1; incendiary, 121; lightning, 10; rats with matches, 1; smoking, 5; sparks from chimney, 1; sparks from locomotive, 1; spontaneous, 2; unknown, 87.
Basket manufactories . . . . .	Sparks from stove, 1.
Blacksmiths' shops . . . . .	Exposure, 6; incendiary, 3; sparks from forge, 3; unknown, 4.
Bleacheries . . . . .	Unknown, 1.
Boarding and lodging houses . . . . .	Boiling over of fat, 1; clothes exposed to stove or lamp, 1; defective chimney, 2; defective heating apparatus, 2; exposure, 3; exposure to gas jet, 1; kerosene lamp, 1; smoking, 2; unknown, 4.
Boiler and engine houses . . . . .	Incendiary, 2; sparks from furnace, 3; spontaneous, 1; unknown, 2.
Bookbinderies . . . . .	Exposure, 4.
Book and stationery stores . . . . .	Defective chimney, 1; exposure, 4; smoking, 1; unknown, 4.
Boot and shoe manufactories . . . . .	Careless use of matches, 1; defective boiler, 1; defective chimney, 1; exposure, 7; ignition of compo, 1; incendiary, 3; lamp left burning, 1; smoking, 2; sparks from chimney, 2; sparks from stove, 2; unknown, 13.
Boot and shoe stores . . . . .	Exposure, 7; defective heating apparatus, 1; unknown, 2.
Breweries . . . . .	Incendiary, 1; unknown, 1.
Brick kilns . . . . .	Sparks from kiln, 2.
Carpet-lining manufactories . . . . .	Unknown, 1.
Cement manufactories . . . . .	Boiling over of cement or tar, 2.
Chain shops and foundries . . . . .	Defective furnace, 2; friction, 1; sparks from chimney, 1; unknown, 4.
Churches . . . . .	Careless use of matches, 1; defective heating apparatus, 3; exposure, 2; exposure to gas jet, 2; fireworks, 1; lightning, 1; unknown, 2.
Cider mills . . . . .	Lightning, 1.
Cigar stores and manufactories . . . . .	Exposure, 1; kerosene lamp or stove, 2; smoking, 1; unknown, 4.
Clothing stores . . . . .	Defective heating apparatus, 2; exposure, 5; exposure to gas jet, 1; smoking, 1; unknown, 3.
Club rooms and billiard halls . . . . .	Defective heating apparatus, 1; exposure, 2; smoking, 1; unknown, 2.
Cotton-batting manufactories, waste- houses, jute and shoddy mills. . . . .	Friction, 3; gas explosion, 2; incendiary, 1; smoking, 2; spontaneous, 6; unknown, 3.
Cotton factories . . . . .	Defective boiler, 1; friction, 3; lighting, 2; spontaneous, 1.

TABLE C. — *Causes of Fires classified* — Continued.

PROPERTY.	CAUSE OF FIRES.
Crockery and glassware stores . . . . .	Exposure, 2.
Curled hair manufactories . . . . .	Unknown, 1.
Curriers' shops, morocco manufactories, and tanneries . . . . .	Friction, 2; incendiary, 1; sparks from chimney, 1; unknown, 1.
Dining rooms . . . . .	Defective heating apparatus, 2; exposure, 4; exposure to gas jet, 1; kerosene lamp, 1; leak in gas pipe, 1; unknown, 4.
Drug stores . . . . .	Exposure, 3; gas explosion, 1; ignition of volatile oil, 1; incendiary, 3; kerosene lamp, 2; spontaneous, 1; unknown, 2.
Dry, woollen, fancy goods, and trimming stores . . . . .	Defective chimney, 2; defective heating apparatus, 1; exposure, 9; exposure to gas jet, 2; incendiary, 1; smoking, 1; unknown, 2.
Dwelling houses . . . . .	Ashes in wooden vessels, 12; boiling over of fat, 1; careless use of matches, 13; children with matches, 40; clothes exposed to stove or lamp, 7; defective chimney, 161; defective heating apparatus, 47; exposure, 87; exposure to gas jet, 13; fireworks, 2; hot soapstone in bed, 1; incendiary, 53; kerosene lamp, 43; lightning, 9; rats and matches, 9; smoking, 7; sparks from chimney, 31; sparks from locomotive, 2; spontaneous, 6; thawing water pipe, 4; uncovered chimney holes, 5; unknown, 160.
Dyewood and chemical works . . . . .	Defective furnace, 1.
Dye works . . . . .	Exposure, 1.
Flouring and grist mills . . . . .	Exposure, 2; incendiary, 1; smoking, 1; sparks from furnace, 1.
Fruit stores . . . . .	Unknown, 2.
Furniture stores . . . . .	Exposure, 1; unknown, 1.
Gas works . . . . .	Unknown, 1.
General stores . . . . .	Exposure, 2; incendiary, 2; kerosene lamp, 1; spontaneous, 1; unknown, 4.
Glue manufactories . . . . .	Sparks from chimney, 1.
Grain elevators . . . . .	Unknown, 1.
Grain stores . . . . .	Exposure, 5; incendiary, 1; unknown, 1.
Grease-rendering works . . . . .	Incendiary, 1; thawing water pipe, 1.
Greenhouses . . . . .	Defective chimney, 3; incendiary, 1; sparks from stove, 1.
Grocery stores . . . . .	Defective chimney, 1; exposure, 8; ignition of oil, 3; spontaneous, 1; unknown, 8.
Hardware stores . . . . .	Defective chimney, 1; defective heating apparatus, 1; exposure, 4; smoking, 1; unknown, 2.
Harness manufactories . . . . .	Exposure, 2; spontaneous, 1.
Hat and cap manufactories . . . . .	Unknown, 2.
Hat and cap stores . . . . .	Exposure, 2.
Hay stores . . . . .	Incendiary, 1; smoking, 1; unknown, 1.
Hotels . . . . .	Careless use of matches, 1; defective boiler, 1; defective heating apparatus, 1; exposure, 4; kerosene lamp, 3; leak in gas pipe, 1; smoking, 1; sparks from chimney, 1; unknown, 3.
Icehouses . . . . .	Children with matches, 1; incendiary, 3; unknown, 1.

TABLE C. — *Causes of Fires classified* — Continued.

PROPERTY.	CAUSE OF FIRES.
Ink manufactories . . . . .	Boiling over of oil, 1; ignition of gas, 1; spontaneous, 1.
Jewelry stores . . . . .	Ashes in wooden vessels, 1; exposure, 9; unknown, 3.
Junk stores . . . . .	Incendiary, 3; sparks from locomotive, 1; spontaneous, 2; unknown, 6; upsetting of stove, 1.
Lamp-black manufactories . . . . .	Overheated dryhouse, 1; sparks from furnace, 1.
Leather-board manufactories . . . . .	Unknown, 1.
Leather stores . . . . .	Exposure, 1.
Lime sheds . . . . .	Lime and water, 2.
Liquor stores and saloons . . . . .	Boiling over of fat, 1; exposure, 5; incendiary, 3; kerosene lamp, 1.
Livery stables . . . . .	Defective heating apparatus, 1; exposure, 1; sparks from chimney, 1; unknown, 1.
Lumber sheds and wharves . . . . .	Exposure, 3; incendiary, 8; spontaneous, 1; unknown, 1.
Machine shops . . . . .	Defective heating apparatus, 2; exposure, 2; incendiary, 1; smoking, 1; sparks from forge, 1; sparks from furnace, 1; sparks from chimney, 1; unknown, 6.
Marble works . . . . .	Exposure, 1; incendiary, 1.
Mason and plumbing works . . . . .	Exposure, 1; incendiary, 1.
Millinery stores . . . . .	Defective chimney, 1; exposure, 2; incendiary, 2; kerosene lamp, 1; smoking, 1; unknown, 1.
Offices . . . . .	Ashes in wooden vessels, 1; exposure, 19; incendiary, 3; kerosene lamp, 2; smoking, 1; unknown, 8.
Oil-clothing manufactories . . . . .	Exposure, 2; spontaneous, 1.
Oil stores . . . . .	Exposure, 1.
Oil works . . . . .	Boiling over of oil, 2; ignition of naphtha, 1.
Paint shops . . . . .	Exposure, 3; ignition of oil, 1; incendiary, 1; spontaneous, 4; unknown, 1.
Paper-box manufactories . . . . .	Incendiary, 1.
Paper mills . . . . .	Friction, 1; incendiary, 2; spontaneous, 1; unknown, 2.
Paper stores . . . . .	Exposure, 6; incendiary, 3; spontaneous, 1; unknown, 1.
Pawn shops . . . . .	Incendiary, 1; smoking, 1.
Photograph rooms . . . . .	Exposure, 3; ignition of varnish, 1; unknown, 2.
Pickle manufactories . . . . .	Unknown, 1.
Potteries . . . . .	Unknown, 1.
Printing establishments . . . . .	Exposure, 12; incendiary, 2; spontaneous, 1; unknown, 3.
Provision stores . . . . .	Careless use of matches, 1; defective heating apparatus, 1; exposure, 6; fireworks, 1; incendiary, 1; spontaneous, 1.
Public halls . . . . .	Defective chimney, 1; defective heating apparatus, 1; exposure, 7; exposure to gas jet, 1; incendiary, 3; kerosene lamp, 1; rats with matches, 1; sparks from chimney, 1; unknown, 1.
Railroad depots, cars, and coal sheds, . . . . .	Ashes in wooden vessels, 1; children with matches, 1; defective heating apparatus, 1; exposure, 1; incendiary, 6; sparks from chimney, 1; sparks from locomotive, 3; spontaneous, 2; unknown, 1.

TABLE C.—*Causes of Fires classified*—Concluded.

PROPERTY.	CAUSE OF FIRES.
Ropewalks . . . . .	Boiling over of tar, 1; unknown, 2.
Rubber mills . . . . .	Friction, 1.
Sail lofts . . . . .	Incendiary, 1.
Saw and planing mills . . . . .	Exposure, 1; incendiary, 1; lightning, 1; sparks from chimney, 2; sparks from stove or furnace, 3; spontaneous, 1; unknown, 6.
Schoolhouses . . . . .	Children and matches, 1; defective heating apparatus, 3; exposure, 1; incendiary, 2; unknown, 6.
Shoemakers' shops . . . . .	Exposure, 1; incendiary, 1; unknown, 1.
Shoe-blackening manufactories . . . . .	Exposure, 1.
Slaughter houses . . . . .	Incendiary, 1; defective heating apparatus, 1.
Soap manufactories . . . . .	Incendiary, 1; unknown, 1.
State Prison workshop . . . . .	Unknown, 1.
Storehouses . . . . .	Boiling over of pitch, 1; children with matches, 1; exposure, 2; incendiary, 5; lightning, 1; sparks from hoisting engine, 1; spontaneous, 1; unknown, 6.
Stove and tinware stores . . . . .	Exposure, 3; incendiary, 1; kerosene lamp, 1.
Straw works . . . . .	Incendiary, 1.
Tailoring and dressmaking establishments . . . . .	Exposure, 8; incendiary, 1; rats with matches, 1; unknown, 2.
Tin shops . . . . .	Exposure, 1.
Toy stores . . . . .	Exposure, 2.
Trunk stores . . . . .	Spontaneous, 1; unknown, 1.
Undertakers' stores . . . . .	Unknown, 1.
Unoccupied buildings . . . . .	Children with matches, 1; defective heating apparatus, 1; exposure, 3; incendiary, 6; line and water, 1; lightning, 1; unknown, 14.
Upholsterers' shops . . . . .	Incendiary, 1; sparks from stove, 1; spontaneous, 1; unknown, 1.
Varnish manufactories . . . . .	Spontaneous, 1.
Vessels (at wharves) . . . . .	Incendiary, 2; unknown, 2.
Whip manufactories . . . . .	Explosion of Japan oven, 1; unknown, 1.
Wood sheds . . . . .	Ashes in wooden vessels, 1; children with matches, 2; exposure, 1; incendiary, 3; spontaneous, 1; unknown, 3.
Wood-working establishments . . . . .	Children with matches, 1; defective boiler, 1; defective heating apparatus, 4; exposure, 5; fireworks, 1; friction, 1; incendiary, 12; lightning, 1; sparks from chimney, 2; sparks from locomotive, 1; sparks from furnace or stove, 6; spontaneous, 5; unknown, 9.
Wool stores . . . . .	Exposure, 1.
Woollen factories . . . . .	Defective furnace, 1; friction, 7; kerosene lamp, 1; leak in gas pipe, 1; spontaneous, 1; unknown, 4.

*Summary of Causes.*

CAUSE.	No.	CAUSE.	No.
Unknown . . . . .	442	Defective oven . . . . .	8
Incendiary (as reported) . . . . .	339	Sparks from locomotive . . . . .	8
Exposure . . . . .	331	Boiling over of oil, pitch, or tar, . . . . .	7
Defective chimney . . . . .	178	Breaking of lantern . . . . .	6
Defective heating apparatus . . . . .	82	Fireworks . . . . .	6
Children with matches . . . . .	71	Defective boiler . . . . .	5
Kerosene lamp . . . . .	60	Thawing of water pipe . . . . .	5
Spontaneous . . . . .	48	Uncovered chimney holes . . . . .	5
Sparks from chimney . . . . .	46	Sparks from forge . . . . .	4
Smoking . . . . .	31	Boiling over of kettle of fat . . . . .	4
Lightning . . . . .	27	Explosion of gas . . . . .	3
Exposures to gas jet . . . . .	21	Leak in gas pipe . . . . .	3
Friction . . . . .	19	Lime and water . . . . .	3
Sparks from stove or furnace . . . . .	19	Sparks from kiln . . . . .	2
Careless use of matches . . . . .	18	Explosion of Japan oven . . . . .	1
Ashes in wooden vessels . . . . .	16	Hot soapstone in bed . . . . .	1
Rats with matches . . . . .	12	Lamp left burning . . . . .	1
Ignition of volatile oil . . . . .	9	Overheated dryhouse . . . . .	1
Clothes exposed to stoves or lamps . . . . .	8	Sparks from hoisting engine . . . . .	1
		Upsetting of stove . . . . .	1

*Statement of the Receipts and Expenditures of the Insurance  
Department for the Year ending Dec. 31, 1879.*

[Made pursuant to chapter 267, section 9, Acts of 1867.]

RECEIPTS.

Compensation for valuation of life insurance policies . . .	\$14,991 86
License fees, filing statements, certificates, etc. . . . .	19,138 22
	<hr/>
	\$34,130 08

EXPENDITURES.

Julius L. Clarke, salary from May 3 . . . . .	\$1,997 33	
Stephen H. Rhodes, salary to March 12 . . . . .	763 43	
William S. Smith, Deputy . . . . .	2,500 00	
		\$5,260 76
CLERKS.		
Fred L. Cutting, 1st Clerk . . . . .	\$1,833 33	
James G. Bovey, 2d Clerk . . . . .	1,500 00	
Herbert Morrissey, extra Clerk . . . . .	1,033 33	
		4,366 66
EXTRA CLERKS.		
C. E. Weiss . . . . .	\$840 00	
C. L. Sawyer . . . . .	840 00	
S. J. P. Leeds . . . . .	210 00	
A. N. Tenney . . . . .	840 00	
H. A. Peirce . . . . .	210 00	
M. A. Allen . . . . .	840 00	
M. L. McMann . . . . .	840 00	
A. M. Hawes . . . . .	840 00	
E. L. Johnson . . . . .	840 00	
M. A. Swan . . . . .	210 00	
E. W. Cushman . . . . .	840 00	
		7,350 00
GENERAL EXPENSES.		
Printing and binding . . . . .	\$772 32	
Travelling fares and expenses . . . . .	385 85	
Postage . . . . .	463 36	
Blank statements, etc. . . . .	223 72	
Certificate and license books . . . . .	180 00	
Blank and letter books . . . . .	166 50	
Paper and envelopes . . . . .	177 08	
Expressage, telegrams, etc. . . . .	98 61	
Amounts carried forward . . . . .	\$2,437 44	\$16,977 42

# 1xx REPORT OF INSURANCE COMMISSIONER.

## EXPENDITURES — *Concluded.*

<i>Amounts brought forward</i> . . .	\$2,437 44	\$16,977 42
Mounting cards . . . . .	70 14	
Insurance publications, newspapers, etc. .	77 25	
Document wrappers . . . . .	58 24	
Horace Smith, services as appraiser . . .	50 00	
Sundry small stationery . . . . .	48 84	
Wrapping paper, twine, etc. . . . .	45 33	
Sundry repairs . . . . .	30 25	
Post-office box . . . . .	21 00	
Miscellaneous . . . . .	18 06	
		2,856 55
Total expenditures for 1879 . . . . .	. . .	\$19,833 97
RECAPITULATION.		
Expended in Life Department . . . . .	\$11,679 26	
Expended in Fire and Marine Department .	8,154 71	
	\$19,833 97	
Department fees collected and paid into State Treasury . . . . .	34,130 08	
Surplus accrued to Commonwealth . .	\$14,296 11	





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# MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANIES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DEC. 31, 1879.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

## ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

JOSEPH VAUGHN, *President*.*Secretary*, FREEMAN P. HOWLAND.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$5,000 00	\$5,200 00
Chicago city sewerage bonds . . . . .	1,000 00	1,125 00
“ “ river improvement bonds . . . . .	1,000 00	1,125 00
“ “ school bonds . . . . .	1,000 00	1,125 00
Toledo city water works bond . . . . .	1,000 00	1,152 50
St. Albans town bond . . . . .	1,000 00	1,020 00
“ railroad bond . . . . .	500 00	450 00
Union Pacific Railroad bond . . . . .	1,000 00	1,080 00
Eastern Railroad bond . . . . .	1,000 00	820 00
Mansfield and Framingham Railroad bond . . . . .	1,000 00	1,000 00
Old Colony Railroad bond . . . . .	3,000 00	3,345 00
Northern Pacific Railroad preferred stock . . . . .	1,400 00	805 00
Middlesex Central Railroad stock . . . . .	1,500 00	1,500 00
14 shares First National Bank, Salem . . . . .	1,400 00	1,554 00
15 “ City National Bank, Boston . . . . .	1,500 00	1,758 75
10 “ Globe National Bank, Boston . . . . .	1,000 00	1,035 00
10 “ State National Bank, Boston . . . . .	1,000 00	1,167 50
10 “ Old Boston National Bank, Boston . . . . .	500 00	652 50
6 “ Metropolitan National Bank, Boston, . . . . .	600 00	600 00
10 “ Nat'l Hide and Leather B'k, Boston, . . . . .	1,000 00	1,112 50
5 “ National Webster Bank, Boston . . . . .	500 00	525 00
6 “ Nat'l Bank of the Republic, Boston, . . . . .	600 00	732 00
Joint note of trustees Masonic institutions . . . . .	—	100 00
“ “ Union Calvinistic Soc'y, . . . . .	—	140 00
Personal loans . . . . .	—	467 92
		<hr/> \$29,592 67

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$500 00
Loans on mortgage of real estate (first liens), . . . . .	4,825 00
Stocks, bonds, etc., as per schedule . . . . .	29,592 67
Cash in the office of the company . . . . .	217 81

Cash deposited in the Abington National B'k,	\$1,481	35
Premiums in course of collection (net) . . . . .	412	05
Interest due and accrued . . . . .	354	64
Re-insurance dividend due . . . . .	3	70
Office furniture, etc. . . . . \$300	00	
Gross Assets . . . . .	—————	\$37,387 22

## LIABILITIES.

Claimed and reported losses not adjusted . . . . .	\$680	00
Unearned premiums on outstanding risks . . . . .	16,810	53
Dividends of profits unpaid on terminated policies . . . . .	425	41
State and local taxes due or accrued . . . . .	20	12
Rents, salaries, and incidental expenses . . . . .	148	50
Gross Liabilities . . . . .	—————	18,084 56
Surplus . . . . .		\$19,302 66

## INCOME.

Gross cash premiums received during the year,	\$11,864	86
Deduct return premiums and re-insurance . . . . .	644	81
Net cash premiums received . . . . .	—————	\$11,220 05
Received for interest on mortgages . . . . .		300 99
for interest from all other sources . . . . .		1,542 15
for rents . . . . .		91 00
Deposit notes received during the year . . . . .	\$35,212	47
Gross Cash Income . . . . .		\$13,154 19

## EXPENDITURES.

Paid for losses during the year . . . . .	\$7,367	13
for brokerage and commissions . . . . .	1,663	59
for salaries and fees of officers and employés . . . . .	999	05
for state and local taxes . . . . .	119	64
for profits or surplus on terminated policies . . . . .	2,710	95
for incidental expenses . . . . .	463	78
Gross Cash Expenditures . . . . .		\$13,324 14

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$1,984,633	00
Risks written during 1879 . . . . .	714,989	00
Total . . . . .	—————	\$2,699,622 00
Risks terminated during 1879 . . . . .	\$684,509	00
Risks re-insured during 1879 . . . . .	1,650	00
Total deductions . . . . .	—————	686,159 00
Net amount in force Dec. 31, 1879 . . . . .		\$2,013,463 00
Deposit notes received on outstanding risks . . . . .		90,137 87
Losses incurred during the year . . . . .		7,691 57
Percentage of profits or surplus returned during 1879, 15, 25, and 40 per cent.		
Average rate to date, 25 per cent.		

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY,  
GLOUCESTER.

[Incorporated March 11, 1847. Commenced business Dec. 28, 1847.]

C. A. FERNALD, *President*.*Secretary*, JAMES S. JEWETT.

[NOTE. — This company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.]

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	\$2,400 00	
United States bonds . . . . .	512 50	
Loans on personal security . . . . .	1,450 00	
Cash in the office of the company . . . . .	40 87	
deposited in the Cape Ann Savings Bank,	736 79	
deposited in the Salem Savings Bank . . . . .	1,124 49	
Premiums in course of collection (net) . . . . .	14 73	
Interest due and accrued . . . . .	176 14	
Office safe . . . . .	\$85 00	
Gross Assets . . . . .		\$6,455 52

## INCOME.

Received for interest on mortgages . . . . .	\$168 00
for interest from all other sources . . . . .	267 57
from assessments on deposit notes . . . . .	289 20
from policy fees . . . . .	84 00
Deposit notes received during the year . . . . .	\$4,757 00
Gross Cash Income . . . . .	\$808 77

## EXPENDITURES.

Paid for salaries and fees of officers and employés . . . . .	\$275 00
for state and local taxes . . . . .	2 61
for surplus on assessments . . . . .	103 01
for office, agency, and incidental expenses . . . . .	11 79
Gross Cash Expenditures . . . . .	\$392 41

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$338,620 00
Risks written during 1879 . . . . .	68,467 00
Total . . . . .	\$407,087 00
Risks terminated during 1879 . . . . .	68,225 00
Net amount in force Dec. 31, 1879 . . . . .	338,862 00
Deposit notes received on outstanding risks . . . . .	24,167 00

# ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 8, 1860. Commenced business Oct. 1, 1860.]

WALDO HIGGINSON, *President.*

*Secretary,* EDWARD H. SPRAGUE.

*Office, No. 131 Devonshire Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$25,000 00	\$25,750 00
Massachusetts state bonds . . . . .	20,000 00	21,900 00
Maine state bonds . . . . .	12,000 00	13,560 00
Cambridge city bonds . . . . .	10,000 00	10,500 00
Boston city bonds . . . . .	20,000 00	22,450 00
Providence city bonds . . . . .	10,000 00	10,700 00
Old Colony Railroad bonds . . . . .	15,000 00	17,400 00
Boston and Maine Railroad bonds . . . . .	11,000 00	13,090 00
Boston and Lowell Railroad bonds . . . . .	11,000 00	12,650 00
Boston and Albany Railroad bonds . . . . .	10,000 00	12,100 00
Fitchburg Railroad bonds . . . . .	10,000 00	11,900 00
Chicago, Burlington, and Quincy R.R. bonds,	10,000 00	11,700 00
Corporation notes indorsed . . . . .	—	29,526 39
		<hr/>
		\$213,226 39

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . .	\$213,226 39
Cash in the office of the company . . .	63 00
Cash deposited in the New England Trust Co. . .	7,653 79
Interest due and accrued . . . . .	3,172 50
Gross Assets . . . . .	<hr/>
	\$224,115 68

## LIABILITIES.

Unearned premiums on outstanding risks . .	\$99,941 30
State and local taxes due or accrued . . .	408 30
Gross Liabilities . . . . .	<hr/>
	100,349 60
Surplus . . . . .	<hr/>
	\$123,766 08

## INCOME.

Gross cash premiums received during the year, . . .	\$205,941 73
Deduct return premiums and re-insurance . . .	6,554 82
Net cash premiums received . . . . .	<hr/>
	\$199,386 91
Received for interest from all sources . . . . .	9,090 51
Deposit notes received during the year . . .	\$1,029,708 65
	<hr/>
Gross Cash Income . . . . .	\$208,477 42

## EXPENDITURES.

Paid for losses during the year . . . . .	\$17,509 09
for salaries and fees of officers and employés . . . . .	11,674 00
for state and local taxes . . . . .	1,920 18
for profits or surplus on terminated policies . . . . .	142,753 63
for rents . . . . .	1,166 67
for incidental expenses . . . . .	2,815 23
Gross Cash Expenditures . . . . .	<u>\$177,838 80</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$20,440,926 00
Risks written during 1879 . . . . .	22,913,264 00
Total . . . . .	<u>\$43,354,190 00</u>
Risks terminated during 1879 . . . . .	21,121,081 00
Net amount in force Dec. 31, 1879 . . . . .	\$22,233,109 00
Deposit notes received on outstanding risks . . . . .	999,413 00
Losses incurred during the year . . . . .	10,125 84
Percentage of profits or surplus returned during 1879, $78\frac{3}{4}$ per cent.	
Average rate to date, $65\frac{53}{100}$ per cent.	

## ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.

[Incorporated June 4, 1873, Commenced business July 19, 1873.]

HENRY S. RANNEY, *President*.*Secretary*, ASA G. WAIT.

[NOTE. — Insures property in the town of Ashfield only.]

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company . . . . .	\$175 00
Unpaid assessments on deposit notes . . . . .	1,244 27
Gross Assets . . . . .	<u>\$1,419 27</u>

## LIABILITIES.

Adjusted losses and claims due and unpaid . . . . .	\$1,113 57
Gross Liabilities . . . . .	<u>\$1,113 57</u>

## INCOME.

Cash premiums received during the year . . . . .	\$21 93
Received from assessments on deposit notes . . . . .	1,154 33
Deposit notes received during the year . . . . .	\$138 40
Gross Cash Income . . . . .	<u>\$1,176 26</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$1,355 10
for salaries and fees of officers and employés . . . . .	76 48
for state and local taxes . . . . .	38
Gross Cash Expenditures . . . . .	<u>\$1,431 96</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . .	\$102,090 00
Risks written during 1879 . . .	4,462 00
Total . . .	<u>\$106,552 00</u>
Risks terminated during 1879 . . .	71,064 00
Net amount in force Dec. 31, 1879 . . .	\$35,488 00
Deposit notes received on outstanding risks . . .	2,367 00
Assessments laid on deposit notes . . .	2,450 00

### ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated 1844. Commenced business July, 1845.]

JOSEPH W. CAPRON, *President*.*Secretary*, ELIJAH R. READ.

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens) .	\$600 00
School district notes . . .	5,167 00
Cash deposited in the First National Bank .	1,086 89
Cash deposited in the savings banks . .	6,050 13
Premiums in course of collection (net) . .	54 15
Interest due and accrued . . .	253 35
Gross Assets . . .	<u>\$13,211 52</u>

## LIABILITIES.

Losses and claims adjusted, but not due . .	\$500 00
Claimed and reported losses not adjusted .	500 00
Unearned premiums on outstanding risks .	4,664 29
Gross Liabilities . . .	<u>5,664 29</u>
Surplus . . .	\$7,547 23

## INCOME.

Gross cash premiums received during the year,	\$1,400 76
Deduct return premiums and re-insurance .	92 99
Net cash premiums received . . .	<u>\$1,307 77</u>
Received from policy fees . . .	380 00
Deposit notes received during the year . .	\$5,192 44
Gross Cash Income . . .	<u>\$1,687 77</u>

## EXPENDITURES.

Paid for losses during the year . . .	\$542 50
for salaries and fees of officers and employés . .	424 14
for state and local taxes . . .	13 63
Gross Cash Expenditures . . .	<u>\$980 27</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . .	\$1,045,759 00
Risks written during 1879 . . .	189,875 00
Total . . .	<u>\$1,235,634 00</u>
Risks terminated during 1879 . . .	131,585 00
Net amount in force Dec. 31, 1879 . . .	1,104,049 00
Deposit notes received on outstanding risks . . .	37,314 00
Losses incurred during the year . . .	1,550 00

## BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH.

[Incorporated March 2, 1833. Commenced business Aug. 1, 1833.]

DAVID K. AKIN, *President.**Secretary,* GEORGE OTIS.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . .	\$8,000 00	\$8,490 00
Maine state bonds . . .	2,500 00	2,837 50
Fall River city bonds . . .	1,000 00	1,080 00
Sheboygan city bonds . . .	750 00	600 00
Iowa Falls and Sioux city bonds . . .	2,000 00	2,100 00
Union Pacific first mortgage bonds . . .	9,000 00	9,720 00
Union Pacific land grant bonds . . .	5,000 00	5,625 00
Union Pacific sinking fund bonds . . .	1,000 00	1,147 50
Chicago and Eastern Illinois Railroad bonds . .	1,750 00	1,585 00
Old Colony Railroad bonds . . .	5,000 00	5,400 00
40 shares First National Bank, Yarmouth . .	4,000 00	4,920 00
20 " State National Bank, Boston . . .	2,000 00	2,340 00
25 " Tremont National Bank, Boston . . .	2,500 00	2,975 00
15 " National Bank Redemption, Boston, . .	1,500 00	2,025 00
4 " Massachusetts Nat'l Bank, Boston . .	1,000 00	1,150 00
8 " Shawmut National Bank, Boston . . .	800 00	896 00
5 " National Bank Republic, Boston . . .	500 00	610 00
10 " Falmouth National Bank, Falmouth, . .	1,000 00	1,250 00
63 " Old Colony Railroad . . .	6,300 00	6,741 00
Personal loans . . .	-	4,488 20
		<u>\$65,980 20</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
3 shares Mashpee Manufacturing Company . .	\$495 00	\$450 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	\$125 00
Stocks, bonds, etc., as per schedule . . .	65,980 20

Loans on collateral security, as per schedule . . . . .	\$450 00	
Cash deposited in various banks . . . . .	3,292 83	
Interest due and accrued . . . . .	740 14	
Office furniture . . . . .	\$250 00	
Gross Assets . . . . .	—————	\$70,588 17

## LIABILITIES.

Losses and claims adjusted, but not due . . . . .	\$200 00	
Claimed and reported losses not adjusted . . . . .	1,900 00	
Unearned premiums on outstanding risks . . . . .	37,297 83	
State and local taxes due or accrued . . . . .	30 00	
Gross Liabilities . . . . .	—————	39,427 83
Surplus . . . . .		\$31,160 34

## INCOME.

Cash premiums received during the year . . . . .	\$14,867 29	
Received for interest on mortgages . . . . .	8 76	
Received for interest from all other sources . . . . .	3,184 09	
Deposit notes received during the year . . . . .	\$27,940 26	
Gross Cash Income . . . . .		\$18,060 14

## EXPENDITURES.

Paid for losses during the year . . . . .	\$12,551 23	
for salaries and fees of officers and employés . . . . .	1,604 50	
for state and local taxes . . . . .	132 34	
for profits or surplus on terminated policies . . . . .	10,545 70	
for rents . . . . .	100 00	
for incidental expenses . . . . .	332 18	
for loss on stocks sold . . . . .	1,838 50	
Gross Cash Expenditures . . . . .		\$27,104 45

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$5,274,814 00	
Risks written during 1879 . . . . .	854,515 00	
Total . . . . .	—————	\$6,129,329 00
Risks terminated during 1879 . . . . .	938,903 00	
Net amount in force Dec. 31, 1879 . . . . .		\$5,190,426 00
Deposit notes received on outstanding risks . . . . .	149,191 30	
Losses incurred during the year . . . . .	11,488 23	
Percentage of profits or surplus returned during 1879, 80 per cent.		
Average rate to date, 80+ per cent.		

## BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

JABEZ L. PECK, *President.**Secretary,* JOHN M. STEVENSON.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881 . . . .	\$3,000 00	\$3,210 00
Western Union Telegraph Company bonds . .	4,000 00	4,560 00
Boston and Albany Railroad bonds . . .	6,000 00	7,320 00
29 shares Pittsfield National Bank . . .	2,900 00	4,060 00
15 " Adams National Bank . . . .	1,500 00	1,875 00
50 " Adams Express Company . . . .	5,000 00	5,262 50
75 " New York Central and H. R. R.R. . .	7,500 00	9,675 00
	<hr/>	<hr/>
	\$29,900 00	\$35,962 50

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . .	\$35,962 50	
Loans on personal security . . . . .	20,500 00	
Cash in the office of the company . . . .	449 54	
Cash deposited in the Pittsfield Nat'l Bank .	1,152 63	
Premiums in course of collection (net) . .	960 04	
Interest due and accrued . . . . .	1,342 66	
Gross Assets . . . . .	<hr/>	\$60,367 37

## LIABILITIES.

Adjusted losses and claims due and unpaid .	\$576 75	
Losses and claims adjusted, but not due . .	2,400 00	
Claimed and reported losses not adjusted . .	200 00	
Claims for losses disputed or resisted . . .	192 25	
Unearned premiums on outstanding risks . .	31,961 23	
Dividends of profits unpaid on terminated policies . . . . .	50 00	
State and local taxes due or accrued . . .	19 95	
Salaries . . . . .	301 11	
Gross Liabilities . . . . .	<hr/>	35,701 29
Surplus . . . . .		<hr/>
		\$24,666 08

## INCOME.

Gross cash premiums received during the year,	\$12,754 80	
Deduct return premiums and re-insurance . .	562 52	
Net cash premiums received . . . . .	<hr/>	\$12,192 28
Received for interest from all sources . . .		2,408 21
Deposit notes received during the year . . .	\$36,669 30	
Gross Cash Income . . . . .		<hr/>
		\$14,600 49

## EXPENDITURES.

Paid for losses during the year . . . . .	\$7,330 60
for brokerage and commissions . . . . .	1,826 11
for salaries and fees of officers and employés . . . . .	1,600 18
for interest on borrowed money . . . . .	85 22
for state and local taxes . . . . .	127 07
for profits or surplus on terminated policies . . . . .	3,325 40
for rents . . . . .	300 00
for incidental expenses . . . . .	901 03
Gross Cash Expenditures . . . . .	<u>\$15,495 61</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$5,607,362 44
Risks written during 1879 . . . . .	1,038,271 00
Total . . . . .	<u>\$6,645,633 44</u>
Risks terminated during 1879 . . . . .	1,491,290 44
Net amount in force Dec. 31, 1879 . . . . .	\$5,154,343 00
Deposit notes received on outstanding risks . . . . .	153,645 55
Losses incurred during the year . . . . .	8,236 88
Percentage of profits or surplus returned during 1879, 25 per cent.	
Average rate to date, 50 per cent.	

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE  
COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business Oct. 14, 1850.]

EDWARD ATKINSON, *President*. Secretary, WILLIAM B. WHITING.*Office, No. 131 Devonshire Street.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$372,400 00
Cash in the office of the company . . . . .	6,358 99
Cash deposited in various banks . . . . .	37,689 66
Interest accrued . . . . .	966 67
Office furniture . . . . .	\$1,500 00
Gross Assets . . . . .	<u>\$417,415 32</u>

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$185,124 30
State and local taxes due or accrued . . . . .	774 91
Gross Liabilities . . . . .	<u>185,899 21</u>
Surplus . . . . .	\$231,516 11

## INCOME.

Gross cash premiums received during the year,	\$371,358 21
Deduct return premiums and re-insurance . . . . .	8,116 78
Net cash premiums received . . . . .	<u>\$363,241 43</u>
Received for interest from all sources . . . . .	36,929 75
Deposit notes received during the year . . . . .	\$1,856,791 05
Gross Cash Income . . . . .	<u>\$400,171 18</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$33,023 57
for salaries and fees of officers and employés . . . . .	21,212 15
for state and local taxes . . . . .	5,506 67
for profits or surplus on terminated policies . . . . .	282,833 63
for rents . . . . .	1,800 00
for incidental expenses . . . . .	<u>11,255 15</u>
Gross Cash Expenditures . . . . .	<u>\$355,631 17</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$40,566,339 00
Risks written during 1879 . . . . .	44,560,511 00
Total . . . . .	<u>\$85,126,850 00</u>
Risks terminated during 1879 . . . . .	41,470,560 00
Net amount in force Dec. 31, 1879 . . . . .	43,656,290 00
Deposit notes received on outstanding risks . . . . .	1,851,243 00
Losses incurred during the year . . . . .	13,803 92
Percentage of profits or surplus returned during 1879, $81\frac{96}{100}$ per cent.	
Average rate to date, $66\frac{78}{100}$ per cent.	

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY,  
NEW BEDFORD.

[Incorporated Feb. 29, 1829. Commenced business July 4, 1829.]

WILLIAM H. TAYLOR, *President*. Secretary, GEORGE N. ALDEN.

[NOTE. — Policies are all issued for seven years. The premium is secured by notes assessable as required, and five per cent on the notes is received in cash when the policy is issued.]

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company . . . . .	\$175 26
Cash deposited in the Mechanics' Nat'l Bank, . . . . .	383 86
Premiums in course of collection (net) . . . . .	338 15
Net amount of unpaid assessments . . . . .	300 00
Gross Assets . . . . .	<u>\$1,197 27</u>

## LIABILITIES.

Claimed and reported losses not adjusted . . . . .	\$25 59
State and local taxes due or accrued . . . . .	7 28
Gross Liabilities . . . . .	<u>32 87</u>

## INCOME.

Gross cash premiums received during the year,	\$3,322 35	
Deduct return premiums and re-insurance .	100 03	
Net cash premiums received . . . . .	—————	\$3,222 32
Received for interest from all sources . . . . .		98 89
Received from assessments on deposit notes . . . . .		12,348 02
Deposit notes received during the year . . . . .	\$66,323 00	
Gross Cash Income . . . . .		<u>\$15,669 23</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$4,815 32
for brokerage and commissions . . . . .	130 86
for salaries and fees of officers and employés . . . . .	1,975 00
for interest on borrowed money . . . . .	207 54
for state and local taxes . . . . .	157 51
for borrowed money . . . . .	8,500 00
for office, agency, and incidental expenses . . . . .	309 01
Gross Cash Expenditures . . . . .	<u>\$16,095 24</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$5,139,925 00
Risks written during 1879 . . . . .	521,350 00
Total . . . . .	<u>\$5,661,275 00</u>
Risks terminated during 1879 . . . . .	836,125 00
Net amount in force Dec. 31, 1879 . . . . .	<u>\$4,825,150 00</u>
Deposit notes received on outstanding risks . . . . .	618,392 00
Losses incurred during the year . . . . .	4,640 91
Assessments laid on deposit notes . . . . .	13,174 38

## CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated March 13, 1833. Commenced business Jan. 1, 1834.]

JOSIAH W. COOK, *President*.*Secretary*, ALFRED L. BARBOUR.*Office, No 555 Main Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
5 shares Cambridgeport National Bank . . . . .	\$500 00	\$750 00
1 share Framingham National Bank . . . . .	100 00	145 00
15 shares National City Bank . . . . .	1,500 00	2,250 00
Cambridge city bonds . . . . .	10,900 00	12,208 00
Bath city bonds . . . . .	5,000 00	5,150 00
Portland city bonds . . . . .	10,000 00	10,900 00
Belfast city bonds . . . . .	2,000 00	2,040 00
Cincinnati city bonds . . . . .	6,000 00	6,720 00

## 14      MASSACHUSETTS MUTUAL FIRE [Dec. 31,

Bangor city bonds . . . . .	\$3,000 00	\$3,345 00
Marion county (Ill.) bonds . . . . .	1,000 00	1,050 00
Eastern Railroad bonds . . . . .	1,500 00	1,216 00
Personal loans . . . . .	—	3,350 00
		<hr/>
		\$49,124 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$5,500 00	
Loans on mortgage of real estate (first liens) . . . . .	38,083 00	
Stocks, bonds, etc., as per schedule . . . . .	49,124 00	
Cash in the office of the company . . . . .	1,099 33	
Cash deposited in various banks . . . . .	8,804 34	
Premiums in course of collection (net) . . . . .	1,451 87	
Interest due and accrued . . . . .	2,416 19	
Office furniture . . . . .	\$2,000 00	
Gross Assets . . . . .	————	\$106,478 73

## LIABILITIES.

Losses and claims adjusted, but not due . . . . .	\$88 80	
Unearned premiums on outstanding risks . . . . .	37,882 00	
Dividends of profits unpaid on terminated policies . . . . .	160 72	
Gross Liabilities . . . . .	————	38,131 52
Surplus . . . . .		<hr/>
		\$68,347 21

## INCOME.

Gross cash premiums received during the year, . . . . .	\$20,347 45	
Deduct return premiums and re-insurance . . . . .	849 85	
Net cash premiums received . . . . .	————	\$19,497 60
Received for interest on mortgages . . . . .		2,159 23
for interest from all other sources . . . . .		2,648 50
for rents . . . . .		213 48
Deposit notes received during the year . . . . .	\$40,581 50	
Gross Cash Income . . . . .		<hr/>
		\$24,518 81

## EXPENDITURES.

Paid for losses during the year . . . . .	\$5,643 95	
for brokerage and commissions . . . . .	1,495 23	
for salaries and fees of officers and employés, . . . . .	3,636 00	
for state and local taxes . . . . .	231 39	
for profits or surplus on terminated policies . . . . .	9,128 70	
for rents . . . . .	550 00	
for incidental expenses . . . . .	1,444 51	
Gross Cash Expenditures . . . . .		<hr/>
		\$22,129 78

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$5,081,756 00
Risks written during 1879 . . . . .	1,551,089 00
Total . . . . .	<u>\$6,632,845 00</u>
Risks terminated during 1879 . . . . .	1,516,664 00
Net amount in force Dec. 31, 1879 . . . . .	\$5,116,181 00
Deposit notes received on outstanding risks . . . . .	121,667 53
Losses incurred during the year . . . . .	5,732 75
Percentage of profits or surplus returned during 1879, 40 and 50 per cent.	

## CITIZENS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 7, 1846. Commenced business Oct. 5, 1846.]

HENRY C. BIGELOW, *President.**Secretary,* JOSEPH W. PEABODY.*Office, No. 8 Exchange Place.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881, registered . . . . .	\$53,000 00	\$55,252 50
6 shares Boston and Lowell Railroad . . . . .	3,000 00	2,550 00
30 " Hide and Leather National Bank . . . . .	3,000 00	3,337 50
Personal loans . . . . .	—	3,328 64
		<u>\$64,468 64</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$52,400 00
Loans on mortgage of real estate (first liens) . . . . .	94,189 00
Stocks, bonds, etc., as per schedule . . . . .	64,468 64
Cash in the office of the company . . . . .	560 79
Cash deposited in the Maverick National Bank, . . . . .	6,425 20
Premiums in course of collection (net) . . . . .	3,180 07
Interest due and accrued . . . . .	5,166 93
Gross Assets . . . . .	<u>\$226,390 63</u>

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$146,954 49
Rents . . . . .	320 83
Gross Liabilities . . . . .	<u>147,275 32</u>
Surplus . . . . .	<u>\$79,115 31</u>

## INCOME.

Gross cash premiums received during the year, . . . . .	\$58,416 28
Deduct return premiums and re-insurance . . . . .	3,343 26
Net cash premiums received . . . . .	<u>\$55,073 02</u>
Received for interest on mortgages . . . . .	4,508 93
for interest from all other sources . . . . .	3,806 90
for rents . . . . .	1,341 48
Deposit notes received during the year . . . . .	\$115,369 72
Gross Cash Income . . . . .	<u>\$64,730 33</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$24,576 84
for brokerage and commissions . . . . .	8,271 19
for salaries and fees of officers and employés . . . . .	6,034 48
for state and local taxes . . . . .	1,673 90
for profits or surplus on terminated policies . . . . .	31,387 38
for rents . . . . .	3,675 01
for incidental expenses and repairs . . . . .	2,629 08
Gross Cash Expenditures . . . . .	<u>\$78,247 88</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1873 . . . . .	\$21,034,705 00
Risks written during 1879 . . . . .	4,294,775 00
Total . . . . .	<u>\$25,329,480 00</u>
Risks terminated during 1879 . . . . .	<u>4,905,657 00</u>
Net amount in force Dec. 31, 1879 . . . . .	\$20,423,823 00
Deposit notes received on outstanding risks . . . . .	417,336 13
Losses incurred during the year . . . . .	19,575 84
Percentage of profits or surplus returned during 1879, 40, 50, and 70 per cent.	

COHASSET MUTUAL FIRE INSURANCE COMPANY,  
COHASSET.

[Incorporated March, 1845. Commenced business March 1, 1846.]

MARTIN LINCOLN, *President*, Secretary, J. Q. A. LOTHROP.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
9 shares National City Bank . . . . .	\$900 00	\$1,035 00
3 " Merchants' National Bank . . . . .	300 00	420 00
Cohasset town note . . . . .	—	500 00
		<u>\$1,955 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . . . .	\$1,955 00
Cash in the office of the company . . . . .	6 10
Cash deposited in various banks . . . . .	1,820 74
Premiums in course of collection (net) . . . . .	28 84
Interest due and accrued . . . . .	27 50
Office furniture . . . . .	\$130 00
Gross Assets . . . . .	<u>\$3,838 18</u>

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$3,156 04
Gross Liabilities . . . . .	<u>3,156 04</u>
Surplus . . . . .	<u>\$682 14</u>

## INCOME.

Gross cash premiums received during the year,	\$766 55	
Deduct return premiums and re-insurance .	7 49	
Net cash premiums received . . . . .		\$759 06
Received for interest from all sources . . . . .		151 18
Received from policy fees . . . . .		65 00
Deposit notes received during the year . .	\$3,010 20	
Gross Cash Income . . . . .		\$975 24

## EXPENDITURES.

Paid for brokerage and commissions . . . . .	\$54 00
for salaries and fees of officers and employés . . . .	281 46
for state and local taxes . . . . .	7 04
for profits or surplus on terminated policies . . . .	219 35
for rents . . . . .	40 00
for incidental expenses . . . . .	50 68
Gross Cash Expenditures . . . . .	\$652 53

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$376,647 00
Risks written during 1879 . . . . .	49,255 00
Total . . . . .	\$425,902 00
Risks terminated during 1879 . . . . .	\$45,650 00
Risks re-insured during 1879 . . . . .	7,850 00
Total deductions . . . . .	53,500 00
Net amount in force Dec. 31, 1879 . . . . .	\$372,402 00
Deposit notes received on outstanding risks . . . .	25,572 80
Percentage of profits or surplus returned during 1879, 10, 20, and 30 per cent.	
Average rate to date, 50 per cent.	

## COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY OF NEW ENGLAND, BOSTON.

[Incorporated Oct. 19, 1875. Commenced business Oct. 20, 1875.]

WILLIAM C. PLUNKETT, *President.**Secretary,* B. F. TAFT.*Office, No. 131 Devonshire Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered bonds . . . . .	\$7,200 00	\$7,416 00
Boston city bonds . . . . .	2,000 00	2,010 00
	\$9,200 00	\$9,426 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . .	\$9,426 00	
Cash in the office of the company . . .	821 14	
deposited in the Eliot National Bank . . .	1,205 81	
deposited in the Maverick National B'k . . .	1,461 89	
Premiums in course of collection (net) . . .	2,431 66	
Gross Assets . . . . .	<u>          </u>	\$15,346 50

## LIABILITIES.

Unearned premiums on outstanding risks . .	\$10,150 81	
State and local taxes due or accrued . . .	58 38	
Gross Liabilities . . . . .	<u>          </u>	10,209 19
Surplus . . . . .		\$5,137 31

## INCOME.

Gross cash premiums received during the year, .	\$20,301 62	
Deduct return premiums and re-insurance . .	819 46	
Net cash premiums received . . . . .	<u>          </u>	\$19,482 16
Received for interest from all sources . . . . .		400 38
for rents . . . . .		200 00
from all other sources . . . . .		166 20
Gross Cash Income . . . . .		<u>\$20,248 74</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$11,474 56	
for salaries and fees of officers and employés . . . .	2,839 58	
for state and local taxes . . . . .	175 92	
for profits or surplus on terminated policies . . . .	3,676 76	
for rents . . . . .	800 00	
for incidental expenses . . . . .	1,383 49	
Gross Cash Expenditures . . . . .	<u>          </u>	\$20,350 31

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$1,508,126 00	
Risks written during 1879 . . . . .	1,846,113 00	
Total . . . . .	<u>          </u>	\$3,354,239 00
Risks terminated during 1879 . . . . .		1,348,003 00
Net amount in force Dec. 31, 1879 . . . . .		\$2,006,236 00
Deposit notes received on outstanding risks . . . .		104,179 21
Percentage of profits or surplus returned during 1879, 25 per cent.		

## DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 22, 1837. Commenced business July 1, 1837.]

GEORGE B. FAUNCE, *President.*      *Secretary,* PRESTON R. MANSFIELD.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$6,000 00	\$6,420 00
Chicago city bonds . . . . .	2,000 00	2,260 00
Cincinnati city bonds . . . . .	6,000 00	6,900 00
New England Mortgage Security bonds . .	6,000 00	6,480 00
Philadelphia and Reading Railroad bonds .	5,000 00	5,250 00
Marquette and Ontonagon Railroad 1st mort.	8,000 00	8,880 00
12 shares Dedham National Bank . . . .	1,200 00	1,344 00
Old Colony Railroad bonds . . . . .	2,000 00	2,200 00
	<hr/>	<hr/>
	\$36,200 00	\$39,734 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	\$16,300 00	
Stocks, bonds, etc., as per schedule . .	39,734 00	
Cash in the office of the company . . .	856 10	
Cash deposited in banks . . . . .	6,419 64	
Premiums in course of collection (net) . .	1,001 96	
Interest due and accrued . . . . .	1,001 60	
Gross Assets . . . . .	<hr/>	\$65,313 30

## LIABILITIES.

Unearned premiums on outstanding risks .	\$11,304 94	
Return premiums on cancelled policies . .	72 33	
Dividends of profits unpaid on terminated policies . . . . .	1,641 07	
Salaries . . . . .	250 00	
Gross Liabilities . . . . .	<hr/>	13,268 39
Surplus . . . . .		\$52,044 91

## INCOME.

Cash premiums received during the year . . . .	\$7,318 10
Received for interest on mortgages . . . . .	893 25
Received for interest from all other sources . . . .	2,716 50
Deposit notes received during the year . . . .	\$15,216 74
Gross Cash Income . . . . .	<hr/>
	\$10,927 85

## EXPENDITURES.

Paid for losses during the year . . . . .	\$1,186 63
for brokerage and commissions . . . . .	1,086 01
for salaries and fees of officers and employés . .	1,428 94
for state and local taxes . . . . .	144 42

Paid for profits or surplus on terminated policies . . .	\$2,647 84
for rents . . . . .	100 00
for incidental expenses . . . . .	152 28
Gross Cash Expenditures . . . . .	<u>\$6,746 12</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . .	\$1,243,471 37
Risks written during 1879 . . . . .	497,646 00
Total . . . . .	<u>\$1,741,117 37</u>
Risks terminated during 1879 . . . . .	416,926 63
Net amount in force Dec. 31, 1879 . . . . .	<u>\$1,324,190 74</u>
Deposit notes received on outstanding risks . . . . .	44,949 10
Losses incurred during the year . . . . .	1,186 63

DORCHESTER MUTUAL FIRE INSURANCE COMPANY,  
BOSTON.

[Incorporated Feb, 1855. Commenced business July 2, 1856.]

EDMUND J. BAKER, *President.*      *Secretary,* WILLIAM F. TEMPLE.  
*Office at Neponset.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$25,000 00	\$26,600 00
Old Colony Railroad bonds . . . . .	6,000 00	6,600 00
Boston and Lowell Railroad bonds . . . . .	5,000 00	5,450 00
Boston city bonds . . . . .	5,000 00	5,000 00
50 shares Blue Hill National Bank . . . . .	5,000 00	5,000 00
20 " Howard National Bank . . . . .	2,000 00	2,280 00
20 " Continental National Bank . . . . .	2,000 00	2,160 00
12 " Hide and Leather National Bank . . . . .	1,200 00	1,368 00
10 " New England National Bank . . . . .	1,000 00	1,450 00
30 " Columbian National Bank . . . . .	3,000 00	4,380 00
213 " Boston and Albany Railroad . . . . .	21,300 00	29,926 50
140 " Old Colony Railroad . . . . .	14,000 00	15,260 00
Foxborough town loan . . . . .	—	6,000 00
		<u>\$111,474 50</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$21,000 00
Loans on mortgage of real estate (first liens) . . .	25,000 00
Stocks, bonds, etc., as per schedule . . .	111,474 50
Cash deposited in the Eliot National Bank . . .	1,821 84
Cash deposited in the New England Trust Co. . .	6,037 35
Premiums in course of collection (net) . . .	6,347 00
Interest due and accrued . . . . .	3,141 75
Gross Assets . . . . .	<u>\$174,822 44</u>

## LIABILITIES.

Losses and claims adjusted, but not due . . . . .	\$2,662 50	
Claimed and reported losses not adjusted . . . . .	3,615 94	
Unearned premiums on outstanding risks . . . . .	87,169 98	
Gross Liabilities . . . . .	<u>          </u>	\$93,448 42
Surplus . . . . .		\$81,374 02

## INCOME.

Gross cash premiums received during the year, . . . . .	\$41,617 04	
Deduct return premiums and re-insurance . . . . .	1,095 90	
Net cash premiums received . . . . .	<u>          </u>	\$40,521 14
Received for interest on mortgages . . . . .		1,367 27
for interest from all other sources . . . . .		4,242 24
for rents . . . . .		764 27
Deposit notes received during the year . . . . .	\$83,234 08	
Gross Cash Income . . . . .		<u>\$46,894 92</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$19,534 04	
for brokerage and commissions . . . . .	6,527 15	
for salaries and fees of officers and employes . . . . .	5,152 93	
for state and local taxes . . . . .	692 89	
for profits or surplus on terminated policies . . . . .	15,495 06	
for rents . . . . .	350 00	
for incidental expenses . . . . .	789 66	
Gross Cash Expenditures . . . . .		<u>\$48,541 73</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$10,854,126 00	
Risks written during 1879 . . . . .	2,757,484 00	
Total . . . . .	<u>          </u>	\$13,611,610 00
Risks terminated during 1879 . . . . .		<u>3,271,676 00</u>
Net amount in force Dec. 31, 1879 . . . . .	\$10,339,934 00	
Deposit notes received on outstanding risks . . . . .	266,445 80	
Losses incurred during the year . . . . .	24,066 40	
Percentage of profits or surplus returned during 1879, 15, 25, and 40 per cent.		
Average rate to date, 34 per cent.		

## ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 11, 1829. Commenced business Sept. 5, 1829.]

STEPHEN B. IVES, *President.**Secretary,* CHARLES S. NICHOLS.*Office, No. 97 Washington Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 registered bonds, 1881 . . . . .	\$500 00	\$520 00
Oregon war loan . . . . .	1,000 00	1,030 00
Springfield city bonds, 7s . . . . .	1,000 00	1,200 00
Cleveland city bonds, 7s . . . . .	1,000 00	1,120 00
Cleveland city bonds, 6s . . . . .	1,000 00	1,080 00
Toledo city bonds, 8s . . . . .	1,000 00	1,100 00
Toledo city bonds, 7s . . . . .	1,000 00	1,060 00
Chicago city bonds, 7s . . . . .	1,000 00	1,100 00
Chicago city bonds, 6s . . . . .	1,000 00	1,000 00
Cincinnati city bonds, 7 $\frac{3}{10}$ s . . . . .	1,000 00	1,120 00
Cincinnati city bonds, 6s . . . . .	1,000 00	1,030 00
Newburyport city bonds, 6s . . . . .	1,000 00	1,100 00
Portland city bonds, 6s . . . . .	1,000 00	1,030 00
Hartford city bonds, 6s . . . . .	1,000 00	1,000 00
Brooklyn city bonds, 6s . . . . .	1,000 00	1,050 00
St. Louis county bonds, 6s . . . . .	1,000 00	1,060 00
Louisville city bonds, 6s . . . . .	1,000 00	950 00
Fall River city bonds, 6s . . . . .	1,000 00	1,100 00
St. Louis city bonds, 6s . . . . .	1,000 00	1,060 00
Concord city bonds, 6s . . . . .	1,000 00	1,050 00
Medford town bonds, 6s . . . . .	1,000 00	1,050 00
14 shares Salem National Bank . . . . .	1,400 00	1,540 00
11 " Asiatic National Bank . . . . .	330 00	412 50
15 " Cambridge Horse Railroad . . . . .	1,500 00	1,750 00
Old Colony Railroad bonds, 7s . . . . .	1,000 00	1,170 00
" " " 6s . . . . .	1,000 00	1,080 00
Central Pacific Railroad bonds, 7s . . . . .	1,000 00	1,030 00
Michigan Central Railroad bonds, 8s . . . . .	1,000 00	1,100 00
Essex Railroad bonds, 6s . . . . .	1,500 00	1,395 00
Eastern Railroad bonds . . . . .	2,000 00	1,640 00
20 shares Salem Gas-Light Company . . . . .	2,000 00	2,000 00
16 " Lynn Gas-Light Company . . . . .	1,600 00	1,120 00
	<hr/>	<hr/>
	\$34,830 00	\$36,047 50

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . . . .	\$36,047 50	
Cash in the office of the company . . . . .	759 41	
Premiums in course of collection (net) . . . . .	78 50	
Interest due and accrued . . . . .	613 75	
Gross Assets . . . . .	<hr/>	\$37,529 16

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$9,192 38	
Dividends of profits unpaid on terminated policies . . . . .	121 42	
State and local taxes due or accrued . . . . .	5 67	
Salaries and incidental expenses . . . . .	210 67	
Gross Liabilities . . . . .	<u>          </u>	\$9,560 14
Surplus . . . . .		<u>\$27,969 02</u>

## INCOME.

Gross cash premiums received during the year, . . . . .	\$3,063 13	
Deduct return premiums and re-insurance . . . . .	109 10	
Net cash premiums received . . . . .	<u>          </u>	\$2,954 03
Received for interest from all sources . . . . .		2,124 34
Deposit notes received during the year . . . . .	\$9,081 78	
Gross Cash Income . . . . .		<u>\$5,078 37</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$1,481 16	
for brokerage and commissions . . . . .	12 04	
for salaries and fees of officers and employés . . . . .	883 00	
for state and local taxes . . . . .	30 61	
for profits or surplus on terminated policies . . . . .	2,021 95	
for incidental expenses . . . . .	53 14	
Gross Cash Expenditures . . . . .		<u>\$4,481 90</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$904,600 00	
Risks written during 1879 . . . . .	159,300 00	
Total . . . . .	<u>          </u>	\$1,063,900 00
Risks terminated during 1879 . . . . .		<u>202,200 00</u>
Net amount in force Dec. 31, 1879 . . . . .		\$861,700 00
Deposit notes received on outstanding risks . . . . .		55,154 31
Losses incurred during the year . . . . .		1,481 16
Percentage of profits or surplus returned during 1879, 50 per cent.		
Average rate to date, 55 per cent.		

FALL RIVER MANUFACTURERS' MUTUAL FIRE INSURANCE  
COMPANY, FALL RIVER.

[Incorporated Feb. 17, 1870. Commenced business May 1, 1870.]

STEPHEN DAVOL, *President.**Secretary,* ISAAC B. CHACE.*Office, Section "C," Granite Block.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Old Colony Railroad bonds . . . . .	\$10,000 00	\$11,700 00
Fall River city bonds . . . . .	6,000 00	6,600 00
Worcester city bonds . . . . .	1,000 00	1,100 00
Lawrence city bonds . . . . .	5,000 00	5,500 00
Boston city bonds . . . . .	5,000 00	5,750 00
Taunton city bonds . . . . .	10,000 00	10,700 00
United States bonds . . . . .	30,000 00	31,200 00
	<hr/>	<hr/>
	\$67,000 00	\$72,550 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . . . .	\$72,550 00	
Cash in the office of the company . . . . .	1,090 81	
deposited in B. M. C. Durfee & Co.'s b'k,	22,691 68	
deposited in the Fall River savings b'ks,	5,290 25	
Premiums in course of collection (net) . . . . .	432 53	
Interest accrued . . . . .	615 80	
Office furniture . . . . . \$500 00		
Gross Assets . . . . .	<hr/>	\$102,671 07

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$41,748 76	
State and local taxes due or accrued . . . . .	157 04	
Rents, salaries, office, agency, and incidental expenses . . . . .	385 78	
Gross Liabilities . . . . .	<hr/>	42,291 58
Surplus . . . . .		<hr/>
		\$60,379 49

## INCOME.

Gross cash premiums received during the year,	\$86,310 35	
Deduct return premiums and re-insurance . . . . .	3,037 90	
Net cash premiums received . . . . .	<hr/>	\$83,272 45
Received for interest from all sources . . . . .		3,928 00
Deposit notes received during the year . . . . .	\$431,551 75	
Gross Cash Income . . . . .		<hr/>
		\$87,200 45

## EXPENDITURES.

Paid for losses during the year . . . . .	\$4,278 47
for salaries and fees of officers and employés . . . . .	4,014 09
for state and local taxes . . . . .	811 91
for profits or surplus on terminated policies . . . . .	63,207 62
for rents . . . . .	369 57
for office, agency, and incidental expenses . . . . .	1,126 48
Gross Cash Expenditures . . . . .	<u>\$73,808 14</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$8,160,312 73
Risks written during 1879 . . . . .	9,089,734 50
Total . . . . .	<u>\$17,250,047 23</u>
Risks terminated during 1879 . . . . .	<u>8,458,603 04</u>
Net amount in force Dec. 31, 1879 . . . . .	\$8,791,444 19
Deposit notes received on outstanding risks . . . . .	417,487 60
Losses incurred during the year . . . . .	2,663 37
Percentage of profits or surplus returned during 1879, 75 per cent.	
Average rate to date, $46\frac{76}{100}$ per cent.	

### FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (FIRST CLASS.)

[Incorporated March 23, 1847. Commenced business Sept. 1, 1847.]

L. H. BRADFORD, *President*.

*Secretary*, E. P. DOWNE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds . . . . .	\$17,000 00	\$17,510 00
Agricultural Branch Railroad bonds . . . . .	3,000 00	3,000 00
50 shares Boston, Clinton, and Fitchburg R.R. . . . .	5,000 00	5,000 00
8 " Lancaster National Bank . . . . .	1,000 00	1,000 00
United States bonds . . . . .	1,000 00	1,045 00
	<u>\$27,000 00</u>	<u>\$27,555 00</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Safety Fund National Bank . . . . .	\$1,000 00	\$1,000 00
Loaned on personal security . . . . .	—	10,575 00
		<u>\$11,575 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$21,300 00
Loans on mortgage of real estate (first liens) . . . . .	65,875 00
Stocks, bonds, etc., as per schedule . . . . .	27,555 00
Loans on collateral security, as per schedule . . . . .	11,575 00

Cash in the office of the company . . . . .	\$215 26	
deposited in the Fitchburg National B'k,	1,607 78	
deposited in the Worcester North Savings		
Bank . . . . .	1,000 00	
Premiums in course of collection (net) . . . . .	3,562 67	
Interest due and accrued . . . . .	3,382 20	
Gross Assets . . . . .	<u>          </u>	\$136,072 91

## LIABILITIES.

Claimed and reported losses not adjusted . . . . .	\$4,477 35	
Claims for losses disputed or resisted . . . . .	1,500 00	
Unearned premiums on outstanding risks . . . . .	100,794 00	
Dividends of profits unpaid on terminated		
policies . . . . .	1,217 46	
State and local taxes due or accrued . . . . .	140 08	
Rents, salaries, and incidental expenses . . . . .	214 49	
Gross Liabilities . . . . .	<u>          </u>	108,343 38
Surplus . . . . .		\$27,729 53

## INCOME.

Cash premiums received during the year . . . . .	\$49,056 18	
Received for interest from all sources . . . . .	7,911 78	
Deposit notes received during the year . . . . .	\$48,764 95	
Gross Cash Income . . . . .	<u>          </u>	\$56,967 96

## EXPENDITURES.

Paid for losses during the year . . . . .	\$26,897 96	
for brokerage and commissions . . . . .	4,379 50	
for salaries and fees of officers and employés . . . . .	2,870 10	
for state and local taxes . . . . .	477 62	
for profits or surplus on terminated policies . . . . .	27,324 78	
for rents . . . . .	450 00	
for office, agency, and incidental expenses . . . . .	1,075 38	
Gross Cash Expenditures . . . . .	<u>          </u>	\$63,475 34

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$14,099,833 00	
Risks written during 1879 . . . . .	3,390,232 00	
Total . . . . .	<u>          </u>	\$17,490,065 00
Risks terminated during 1879 . . . . .	3,977,416 00	
Net amount in force Dec. 31, 1879 . . . . .	\$13,512,649 00	
Deposit notes received on outstanding risks . . . . .	201,587 99	
Losses incurred during the year . . . . .	22,120 65	
Percentage of profits or surplus returned during 1879, 25 and 50 per cent.		

# FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (SECOND CLASS.)

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Agricultural Branch Railroad bonds . . .	\$3,000 00	\$3,000 00
50 shares B., C., and F., and N. B. R.R., pref'd,	5,000 00	5,000 00
	<hr/>	<hr/>
	\$8,000 00	\$8,000 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Fitchburg and Worcester Railroad bonds . .	\$300 00	\$300 00
2 shares Putnam Machine Company . . .	1,600 00	1,500 00
80 " Wakefield Rattan Company . . .	8,000 00	6,400 00
50 " Simonds Manufacturing Company . .	5,000 00	3,000 00
60 " Fitchburg Gas Company . . .	3,600 00	6,892 00
Personal notes . . . . .	—	10,265 00

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\$28,357 00

## SUMMARY OF ASSETS DEC 31, 1879.

Cash value of unencumbered real estate . .	\$11,795 00	
Loans on mortgage of real estate (first liens) .	38,730 00	
Stocks, bonds, etc., as per schedule . . .	8,000 00	
Loans on collateral security, as per schedule .	28,357 00	
Cash deposited in various banks . . .	5,566 87	
Premiums in course of collection (net) . .	456 19	
Interest due and accrued . . . . .	1,681 92	
Gross Assets . . . . .	<hr/>	\$94,586 98

## LIABILITIES.

Unearned premiums on outstanding risks . .	\$9,332 19	
Dividends of profits unpaid on terminated policies . . . . .	195 15	
State and local taxes due or accrued . . .	58 64	
Rents, salaries, and incidental expenses . .	64 94	
Gross Liabilities . . . . .	<hr/>	9,650 92
Surplus . . . . .		<hr/> \$84,936 06

## INCOME.

Cash premiums received during the year . . . .	\$15,472 22
Received for interest from all sources . . . .	4,864 09
Deposit notes received during the year . . . .	\$15,468 02
Gross Cash Income . . . . .	<hr/> \$20,336 31

## EXPENDITURES.

Paid for losses during the year . . . . .	\$5,862 44
for brokerage and commissions . . . . .	1,473 02
for salaries and fees of officers and employés . .	1,369 45

# 28 MASSACHUSETTS MUTUAL FIRE [Dec. 31,

Paid for state and local taxes . . . . .	\$156 51
for profits or surplus on terminated policies . . . . .	3,223 51
for rents . . . . .	150 00
for incidental expenses . . . . .	235 19
Gross Cash Expenditures . . . . .	<u>\$12,470 12</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$1,055,131 00
Risks written during 1879 . . . . .	972,131 00
Total . . . . .	<u>\$2,027,262 00</u>
Risks terminated during 1879 . . . . .	904,089 00
Net amount in force Dec. 31, 1879 . . . . .	\$1,123,173 00
Deposit notes received on outstanding risks . . . . .	18,664 39
Losses incurred during the year . . . . .	6,662 44
Percentage of profits or surplus returned during 1879, 20 per cent.	

## FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.\*

[Incorporated Feb. 11, 1828. Commenced business Sept. 12, 1829.]

WILLIAM KEITH, *President*. Secretary, GORHAM D. WILLIAMS.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$10,500 00	\$10,500 00
130 shares Greenfield Gas-Light Company . . . . .	6,500 00	5,330 00
17 " Shelburne Falls National Bank . . . . .	1,700 00	2,040 00
Personal loans . . . . .	-	341 09
		<u>\$18,211 09</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens) . . . . .	\$600 00
Stocks, bonds, etc., as per schedule . . . . .	18,211 09
Cash deposited in the First National Bank . . . . .	2,667 72
Premiums in course of collection (net) . . . . .	831 61
Office furniture and safe . . . . .	\$500 00
Gross Assets . . . . .	<u>\$22,310 42</u>

## LIABILITIES.

Claimed and reported losses . . . . .	\$2,100 00
Unearned premiums on outstanding risks . . . . .	15,400 51
Dividends of profits unpaid on terminated policies . . . . .	327 43
State and local taxes due or accrued . . . . .	7 12
Incidental expenses . . . . .	150 00
Gross Liabilities . . . . .	<u>17,985 06</u>
Surplus . . . . .	\$4,325 36

\* The "class system" of this company was abandoned in April, 1879.

## INCOME.

Gross cash premiums received during the year,	\$5,093 96	
Deduct return premiums and re-insurance .	724 28	
Net cash premiums received . . . . .	<u>          </u>	\$4,369 68
Received for interest on mortgages . . . . .		100 00
Received for interest from all other sources . . . . .		1,127 08
Deposit notes received during the year . . . . .	\$15,136 38	
Gross Cash Income . . . . .		<u>\$5,596 76</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$4,041 19
for brokerage and commissions . . . . .	454 82
for salaries and fees of officers and employés . . . . .	974 01
for profits or surplus on terminated policies . . . . .	891 36
for rents . . . . .	150 00
for incidental expenses . . . . .	<u>1,210 96</u>
Gross Cash Expenditures . . . . .	\$7,722 34

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878* . . . . .	\$3,877,162 00
Risks written during 1879 . . . . .	432,271 00
Total . . . . .	<u>\$4,309,433 00</u>
Risks terminated during 1879 . . . . .	<u>996,883 00</u>
Net amount in force Dec. 31, 1879 . . . . .	\$3,312,550 00
Deposit notes received on outstanding risks . . . . .	75,084 94
Losses incurred during the year . . . . .	4,916 19
Percentage of profits or surplus returned during 1879, 5 to 20 per cent.	

## GRANBY MUTUAL FIRE INSURANCE COMPANY, GRANBY.

[Incorporated Aug. 31, 1877. Commenced business Aug. 31, 1877.]

S. M. COOK, *President*.

*Secretary*, CHARLES E. HUNT.

[NOTE. — Insures property in the town of Granby only.]

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company . . . . .	\$1 96
Cash deposited in the savings banks . . . . .	645 18
Gross Assets . . . . .	<u>\$647 14</u>

## INCOME.

Cash premiums received during the year . . . . .	\$122 83
Received for interest from all sources . . . . .	25 93
Deposit notes received during the year . . . . .	\$1,026 37
Gross Cash Income . . . . .	<u>\$148 76</u>

\* In first class . . . . . \$1,135,468 00  
 In second class . . . . . 2,741,694 00

## EXPENDITURES.

Paid for salaries and fees of officers and employés . . . . .	\$15 00
for state taxes . . . . .	1 01
for office, agency, and incidental expenses . . . . .	88
Gross Cash Expenditures . . . . .	<u>\$16 89</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$103,405 00
Risks written during 1879 . . . . .	22,675 00
Total . . . . .	<u>\$126,080 00</u>
Risks terminated during 1879 . . . . .	29,475 00
Net amount in force Dec. 31, 1879 . . . . .	<u>\$96,605 00</u>
Deposit notes received on outstanding risks . . . . .	4,320 00

GROVELAND MUTUAL FIRE INSURANCE COMPANY,  
GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

MOSES FOSTER, *President.* Secretary, NATHANIEL H. GRIFFITH.

[NOTE. — This company charges no cash premium, but relies upon assessments upon deposit notes to pay losses and expenses.]

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company . . . . .	\$41 16
Gross Assets . . . . .	<u>\$41 16</u>

## LIABILITIES.

Owing for borrowed money, secured by treasurer's note . . . . .	\$925 00
Gross Liabilities . . . . .	<u>\$925 00</u>

## INCOME.

Received from assessments on deposit notes . . . . .	\$104 63
Received from policy fees . . . . .	253 00
Borrowed money . . . . .	\$925 00
Deposit notes received during the year . . . . .	17,254 60
Gross Cash Income . . . . .	<u>\$357 63</u>

## EXPENDITURES.

Gross amount paid for losses during the year . . . . .	\$767 50
Paid for salaries and fees of officers and employés . . . . .	503 26
for interest on borrowed money . . . . .	29 18
for state and local taxes . . . . .	1 05
for rents . . . . .	25 00
for office, agency, and incidental expenses . . . . .	16 19
Gross Cash Expenditures . . . . .	<u>\$1,342 18</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$1,336,811 00
Risks written during 1879 . . . . .	306,092 00
Total . . . . .	<u>\$1,642,903 00</u>
Risks terminated during 1879 . . . . .	301,749 00
Net amount in force Dec. 31, 1879 . . . . .	\$1,341,154 00
Deposit notes received on outstanding risks . . . . .	72,699 59
Losses incurred during the year . . . . .	67 50

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY,  
NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

GEORGE W. HUBBARD, *President*.*Secretary*, OLIVER WALKER.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$21,000 00	\$21,811 25
53 shares Connecticut River Railroad . . . . .	5,300 00	7,420 60
20 " Northampton National Bank . . . . .	2,000 00	2,300 00
	<u>\$28,300 00</u>	<u>\$31,531 25</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens) . . . . .	\$15,200 00
Stocks, bonds, etc., as per schedule . . . . .	31,531 25
Cash in the office of the company . . . . .	228 79
Cash deposited in the Northampton Nat'l B'k, . . . . .	1,500 00
Interest due and accrued . . . . .	479 12
Office furniture, etc. . . . .	\$500 00
Gross Assets . . . . .	<u>\$48,939 16</u>

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$21,577 55
Dividends of profits unpaid on terminated policies . . . . .	169 16
State and local taxes due or accrued . . . . .	16 90
Gross Liabilities . . . . .	<u>21,763 61</u>
Surplus . . . . .	\$27,175 55

## INCOME.

Gross cash premiums received during the year, . . . . .	\$9,817 52
Deduct return premiums and re-insurance . . . . .	191 94
Net cash premiums received . . . . .	<u>\$9,625 58</u>
Received for interest on mortgages . . . . .	741 55
Received for interest from all other sources . . . . .	1,808 83
Deposit notes received during the year . . . . .	\$29,452 56
Gross Cash Income . . . . .	<u>12,175 96</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$7,735 28
for brokerage and commissions . . . . .	675 96
for salaries and fees of officers and employes . . . . .	1,544 00
for state and local taxes . . . . .	87 49
for profits or surplus on terminated policies . . . . .	4,129 88
for rents . . . . .	150 00
for incidental expenses . . . . .	515 60
Gross Cash Expenditures . . . . .	<u>\$14,838 21</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$3,197,284 00
Risks written during 1879 . . . . .	699,275 00
Total . . . . .	<u>\$3,896,559 00</u>
Risks terminated during 1879 . . . . .	705,890 00
Net amount in force Dec. 31, 1879 . . . . .	<u>\$3,190,669 00</u>
Deposit notes received on outstanding risks . . . . .	109,728 89
Losses incurred during the year . . . . .	7,735 28
Percentage of profits or surplus returned during 1879, 40 per cent.	
Average rate to date, 40 per cent.	

HINGHAM MUTUAL FIRE INSURANCE COMPANY,  
HINGHAM.

[Incorporated March 4, 1826. Commenced business Sept. 1, 1826.]

AMOS BATES, *President*.*Secretary*, HENRY W. CUSHING.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$18,500 00	\$19,488 12
Rhode Island state bonds, 6s . . . . .	3,000 00	3,480 00
Maine state bonds, 6s . . . . .	15,000 00	17,100 00
Portland city bonds, 6s . . . . .	3,000 00	3,300 00
Plymouth water scrip . . . . .	4,000 00	4,000 00
Hull town note . . . . .	3,500 00	3,500 00
57 shares Hingham National Bank . . . . .	3,990 00	3,990 00
60 " Old Colony National Bank . . . . .	6,000 00	7,500 00
15 " Abington National Bank . . . . .	1,500 00	1,800 00
10 " Globe National Bank . . . . .	1,000 00	1,035 00
19 " Hamilton National Bank . . . . .	1,900 00	2,204 00
29 " Eagle National Bank . . . . .	2,900 00	3,248 00
12 " Union National Bank . . . . .	1,200 00	1,705 50
34 " State National Bank . . . . .	3,400 00	3,969 50
26 " North America National Bank . . . . .	2,600 00	2,756 00
11 " Commerce National Bank . . . . .	1,100 00	1,298 00
45 " Webster National Bank . . . . .	4,500 00	4,725 00
92 " Old Colony Railroad . . . . .	9,200 00	9,844 00

76 shares Boston and Albany Railroad . .	\$7,600 00	\$10,488 00
Boston and Albany Railroad bonds, 7s . .	5,000 00	6,100 00
Boston and Lowell Railroad bonds, 7s . .	10,000 00	11,550 00
Boston and Maine Railroad bonds, 7s . .	10,000 00	12,000 00
Eastern Railroad bonds . . . . .	5,000 00	4,125 00
Hingham Water Company . . . . .	1,750 00	1,750 00
	<hr/>	<hr/>
	\$125,640 00	\$140,956 12

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$4,000 00	
Loans on mortgage of real estate (first liens),	144,200 00	
Stocks, bonds, etc., as per schedule . .	140,956 12	
Cash in the office of the company . . . .	34 58	
Cash deposited in various banks . . . .	20,502 22	
Premiums in course of collection (net) . .	1,546 62	
Interest due and accrued . . . . .	7,572 83	
Gross Assets . . . . .	<hr/>	\$318,812 37

## LIABILITIES.

Adjusted losses and claims due and unpaid . .	\$1,529 58	
Losses and claims adjusted, but not due . .	656 00	
Claimed and reported losses not adjusted . .	1,820 00	
Claims for losses disputed or resisted . .	2,600 00	
Unearned premiums on outstanding risks . .	183,509 23	
State and local taxes due or accrued . .	151 57	
Salaries . . . . .	174 00	
Gross Liabilities . . . . .	<hr/>	190,440 38
Surplus . . . . .		<hr/>
		\$128,371 99

## INCOME.

Cash premiums received during the year . . . .	\$59,708 51	
Received for interest on mortgages . . . .	6,917 47	
for interest from all other sources . . . .	8,202 53	
for rents . . . . .	75 00	
from policy fees . . . . .	198 00	
Deposit notes received during the year . .	\$117,833 28	
Gross Cash Income . . . . .	<hr/>	\$75,101 51

## EXPENDITURES.

Paid for losses during the year . . . . .	\$34,949 50	
for brokerage and commissions . . . . .	5,587 78	
for salaries and fees of officers and employés . .	2,925 00	
for state and local taxes . . . . .	951 47	
for profits or surplus on terminated policies . .	39,929 05	
for incidental expenses . . . . .	1,292 95	
Gross Cash Expenditures . . . . .	<hr/>	\$85,635 75

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . .	\$21,230,153 00
Risks written during 1879 . . .	3,414,226 00
Total . . . . .	<u>\$24,644,379 00</u>
Risks terminated during 1879. . . . .	<u>3,372,831 00</u>
Net amount in force Dec. 31, 1879 . . . . .	\$21,271,548 00
Deposit notes received on outstanding risks . . . . .	729,015 22
Losses incurred during the year . . . . .	37,083 08
Percentage of profits or surplus returned during 1879, 75 per cent.	
Average rate to date, 75 to 80 per cent.	

## LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

JAMES K. FELLOWS, *President.**Secretary,* CHARLES W. DREW.

Office, No. 49 Central Street.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$2,550 00	\$2,658 37
Boston and Lowell Railroad bonds . . . . .	4,000 00	4,240 00
Lowell and Lawrence Railroad bonds . . . . .	4,000 00	4,120 00
Boston, Concord, and Montreal R.R. bonds . . . . .	6,000 00	6,120 00
Lyon county bond . . . . .	1,000 00	1,000 00
Edwardsville town bond . . . . .	1,000 00	1,000 00
9 shares Lowell Manufacturing Company . . . . .	6,210 00	7,650 00
4 " Massachusetts Cotton Mills . . . . .	4,000 00	4,900 00
5 " Appleton Company . . . . .	5,000 00	4,875 00
2 " Merrimack Manufacturing Company, . . . . .	2,000 00	3,050 00
8 " Franklin Company . . . . .	800 00	800 00
29 " Vermont and Canada Railroad . . . . .	2,900 00	493 00
6 " Vermont and Massachusetts Railroad, . . . . .	600 00	702 00
	<u>\$40,060 00</u>	<u>\$41,608 37</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
13 shares Prescott National Bank . . . . .	\$1,690 00	\$1,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens) . . . . .	\$9,250 00
Stocks, bonds, etc., as per schedule . . . . .	41,608 37
Loans on collateral security, as per schedule . . . . .	1,000 00
Cash in the office of the company . . . . .	446 76
Cash deposited in various banks . . . . .	2,626 77
Premiums in course of collection (net) . . . . .	616 40

Due or to become due from other companies

for re-insurance on losses already paid . . . . .	\$181 27	
Interest due and accrued . . . . .	1,387 73	
Office furniture . . . . .	\$145 00	
Gross Assets . . . . .	—————	\$57,117 30

#### LIABILITIES.

Losses and claims adjusted, but not due . . . . .	\$953 84	
Unearned premiums on outstanding risks . . . . .	11,706 56	
Gross Liabilities . . . . .	—————	12,660 40
Surplus . . . . .		\$44,456 90

#### INCOME.

Gross cash premiums received during the year, . . . . .	\$7,877 10	
Deduct return premiums and re-insurance . . . . .	142 92	
Net cash premiums received . . . . .	—————	\$7,734 18
Received for interest on mortgages . . . . .		442 38
for interest from all other sources . . . . .		2,326 12
for rents . . . . .		150 00
Deposit notes received during the year . . . . .	\$23,943 42	
Gross Cash Income . . . . .		\$10,652 68

#### EXPENDITURES.

Paid for losses during the year . . . . .	\$759 82	
for brokerage and commissions . . . . .	82 60	
for salaries and fees of officers and employés . . . . .	1,842 24	
for interest on borrowed money . . . . .	298 50	
for state and local taxes . . . . .	79 37	
for profits or surplus on terminated policies . . . . .	3,370 63	
for rents . . . . .	300 00	
for incidental expenses . . . . .	430 13	
Gross Cash Expenditures . . . . .		\$7,163 29

#### MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$1,774,793 00	
Risks written during 1879 . . . . .	774,235 00	
Total . . . . .	—————	\$2,549,028 00
Risks terminated during 1879 . . . . .		698,240 00
Net amount in force Dec. 31, 1879 . . . . .		\$1,850,788 00
Deposit notes received on outstanding risks . . . . .		70,239 39
Losses incurred during the year . . . . .		1,713 66
Percentage of profits or surplus returned during 1879, 40 and 50 per cent.		
Average rate to date, 40 to 50 per cent.		

## LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated Feb. 20, 1828. Commenced business Aug. 1, 1828.]

THOMAS B. NEWHALL, *President.*      *Secretary,* WILLIAM F. JOHNSON.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$2,000 00	\$2,060 00
Somerville city bonds . . . . .	5,000 00	5,500 00
Chicago city bonds . . . . .	4,000 00	4,200 00
Cambridge city bonds . . . . .	2,000 00	2,200 00
St. Louis city bonds . . . . .	2,000 00	2,100 00
Charlestown city bonds . . . . .	2,000 00	2,200 00
Lynn city bonds . . . . .	1,000 00	1,100 00
Cedar Rapids and Missouri River R.R. bonds,	4,000 00	4,320 00
Revere Beach Railroad bonds . . . . .	2,000 00	2,040 00
52 shares First National Bank . . . . .	5,200 00	5,720 00
20 " National City Bank . . . . .	2,000 00	3,000 00
5 " Central National Bank . . . . .	500 00	650 00
10 " Merchants' National Bank . . . . .	1,000 00	1,380 00
Loaned on personal security . . . . .	—	1,300 00
		<hr/>
		\$37,770 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	\$9,950 00	
Stocks, bonds, etc., as per schedule . . . . .	37,770 00	
Cash in the office of the company . . . . .	338 17	
Cash deposited in various banks . . . . .	3,722 15	
Interest due and accrued . . . . .	931 98	
Office furniture and safe . . . \$400 00		
Gross Assets . . . . .	<hr/>	\$52,712 30

## LIABILITIES.

Claimed and reported losses not adjusted . . . . .	\$400 00	
Unearned premiums on outstanding risks . . . . .	20,637 88	
Dividends of profits unpaid on terminated policies . . . . .	268 37	
Gross Liabilities . . . . .	<hr/>	21,306 25
Surplus . . . . .		<hr/>
		\$31,406 05

## INCOME.

Gross cash premiums received during the year,	\$5,075 20	
Deduct return premiums and re-insurance . . . . .	143 28	
Net cash premiums received . . . . .	<hr/>	\$4,931 92
Received for interest on mortgages . . . . .		573 00
for interest from all other sources . . . . .		1,904 75
from policy fees . . . . .		272 00
Deposit notes received during the year . . . . .	\$20,300 80	
Gross Cash Income . . . . .		<hr/>
		\$7,681 67

## EXPENDITURES.

Paid for losses during the year . . . . .	\$123 80
for salaries and fees of officers and employés . . . . .	1,200 00
for state and local taxes . . . . .	46 61
for profits or surplus on terminated policies . . . . .	3,220 03
for rents . . . . .	150 00
for office, agency, and incidental expenses . . . . .	341 23
Gross Cash Expenditures . . . . .	<u>\$5,381 67</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$1,545,482 00
Risks written during 1879 . . . . .	357,105 00
Total . . . . .	<u>\$1,902,587 00</u>
Risks terminated during 1879 . . . . .	388,893 00
Net amount in force Dec. 31, 1879 . . . . .	<u>\$1,513,694 00</u>
Deposit notes received on outstanding risks . . . . .	85,838 05
Losses incurred during the year . . . . .	423 80
Percentage of profits or surplus returned during 1879, 60 per cent.	
Average rate to date, 75 per cent.	

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE  
COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business Jan. 1, 1847.]

ISAAC DAVIS, *President.*

*Secretary,* ELIJAH B. STODDARD.

*Office, No. 240 Main Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds . . . . .	\$20,000 00	\$20,000 00
Providence and Worcester Railroad bonds . . . . .	25,000 00	28,000 00
Lawrence city bonds . . . . .	19,000 00	19,800 00
20 shares Central Bank, Worcester . . . . .	2,000 00	2,700 00
25 " Wachusett Bank, Fitchburg . . . . .	2,500 00	3,750 00
13 " Mechanics' Bank, Worcester . . . . .	1,300 00	1,495 00
20 " Westminster Bank, Westminster . . . . .	2,000 00	2,000 00
8 " Quinsigamond Bank, Worcester . . . . .	800 00	920 00
	<u>\$72,600 00</u>	<u>\$78,665 00</u>

Securities held as collateral for cash loans:—

	Par value.	Loaned thereon.
United States bonds . . . . .	\$25,000 00	\$25,000 00
14 shares Leicester Bank . . . . .	1,400 00	2,000 00
8 " Revere Bank . . . . .	800 00	
20 " Worcester and Nashua Railroad . . . . .	1,000 00	1,500 00
5 " Worcester Safe Dep. and Trust Co. . . . .	500 00	
Personal notes . . . . .	1,500 00	
Loaned on personal security . . . . .	—	5,000 00
		<u>\$33,500 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$50,000 00	
Loans on mortgage of real estate (first liens) . . .	4,700 00	
Stocks, bonds, etc., as per schedule . . .	78,665 00	
Loans on collateral security, as per schedule . . .	33,500 00	
Cash deposited in the First National Bank . . .	34,000 00	
Cash deposited in the Quinsigamond Nat'l B'k, . . .	3,379 35	
Premiums in course of collection (net) . . .	3,833 82	
Interest due and accrued . . . . .	850 00	
Bills receivable . . . . .	450 68	
Office furniture . . . . . \$500 00		
Gross Assets . . . . .	—————	\$209,378 85

## LIABILITIES.

Claimed and reported losses not adjusted . . .	\$700 00	
Unearned premiums on outstanding risks . . .	100,621 84	
Dividends of profits unpaid on terminated policies . . . . .	1,000 00	
Gross Liabilities . . . . .	—————	102,321 84
Surplus . . . . .		\$107,057 01

## INCOME.

Gross cash premiums received during the year, . . .	\$46,490 73	
Deduct return premiums and re-insurance . . .	1,487 02	
Net cash premiums received . . . . .	—————	\$45,003 71
Received for interest on mortgages . . . . .		594 72
for interest from all other sources . . . . .		6,120 04
for rents . . . . .		2,784 94
Deposit notes received during the year . . .	\$92,129 74	
Gross Cash Income . . . . .		\$54,503 41

## EXPENDITURES.

Gross amount paid for losses during the year . . .	\$24,875 68	
Paid for brokerage and commissions . . . . .	6,454 98	
for salaries and fees of officers and employés . . .	6,353 00	
for state and local taxes . . . . .	1,022 63	
for profits or surplus on terminated policies . . .	18,366 65	
for rents . . . . .	2,000 00	
for incidental expenses . . . . .	2,277 70	
Gross Cash Expenditures . . . . .	—————	\$61,350 64

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . .	\$14,255,537 00	
Risks written during 1879 . . . . .	3,583,541 00	
Total . . . . .	—————	\$17,839,078 00
Risks terminated during 1879. . . . .		3,917,790 00
Net amount in force Dec. 31, 1879 . . . . .		\$13,921,288 00

Deposit notes received on outstanding risks . . . .	\$402,486 36
Losses incurred during the year . . . . .	22,668 57
Percentage of profits or surplus returned during 1879, 15, 25, and 40 per cent	

### MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated Feb. 20, 1828. Commenced business April 1, 1828.]

SAMUEL GRAY, *President.*

*Secretary,* JOSEPH A. SMART.

#### DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s . . . . .	\$27,000 00	\$32,670 00
Maine state bonds . . . . .	10,000 00	10,880 00
Cleveland city bonds . . . . .	10,000 00	10,287 50
Albany city bonds . . . . .	10,000 00	10,900 00
Boston city bonds . . . . .	2,000 00	2,000 00
Chicago city water bonds . . . . .	12,000 00	13,440 00
St. Louis city bonds . . . . .	6,000 00	6,330 00
Cincinnati city bonds . . . . .	9,000 00	9,950 00
Charlestown city bonds . . . . .	5,000 00	5,600 00
Norwich city bonds . . . . .	5,000 00	6,000 00
Fall River city bonds . . . . .	10,000 00	10,600 00
Lynn city bonds . . . . .	5,000 00	5,200 00
Northampton town bonds . . . . .	5,000 00	5,550 00
Boston and Maine Railroad bonds . . . . .	10,000 00	12,000 00
Boston and Providence Railroad bonds . . . . .	5,000 00	6,050 00
Boston and Lowell Railroad bonds . . . . .	5,000 00	5,750 00
	<u>\$136,000 00</u>	<u>\$153,207 50</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
30 shares Methuen National Bank . . . . .	\$4,000 00	\$3,000 00

#### SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	\$5,000 00
Stocks, bonds, etc., as per schedule . . . . .	153,207 50
Loans on collateral security, as per schedule . . . . .	3,000 00
Cash in the office of the company . . . . .	122 92
Cash deposited in various banks . . . . .	15,072 48
Premiums in course of collection (net) . . . . .	2,382 05
Interest due and accrued . . . . .	3,740 20
Gross Assets . . . . .	<u>\$182,525 15</u>

## LIABILITIES.

Adjusted losses and claims due and unpaid . . . . .	\$623 80	
Unearned premiums on outstanding risks . . . . .	100,771 43	
Dividends of profits unpaid on terminated policies . . . . .	200 00	
Gross Liabilities . . . . .	<u>          </u>	\$101,595 23
Surplus . . . . .		\$80,929 92

## INCOME.

Gross cash premiums received during the year, . . . . .	\$49,646 04	
Deduct return premiums and re-insurance . . . . .	1,962 68	
Net cash premiums received . . . . .	<u>          </u>	\$47,683 36
Received for interest on mortgages . . . . .		239 00
for interest from all other sources . . . . .		8,912 90
from all other sources . . . . .		255 00
Deposit notes received during the year . . . . .	\$96,385 24	
Gross Cash Income . . . . .		<u>          </u> \$57,090 26

## EXPENDITURES.

Gross amount paid for losses during the year . . . . .	\$23,903 24	
Paid for brokerage and commissions . . . . .	7,221 14	
for salaries and fees of officers and employés . . . . .	4,456 00	
for state and local taxes . . . . .	480 10	
for profits or surplus on terminated policies . . . . .	19,003 85	
for rents . . . . .	70 00	
for office, agency, and incidental expenses . . . . .	1,157 39	
Gross Cash Expenditures . . . . .		<u>          </u> \$56,291 72

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$13,902,427 00	
Risks written during 1879 . . . . .	3,642,234 00	
Total . . . . .	<u>          </u>	\$17,544,661 00
Risks terminated during 1879 . . . . .		3,167,179 00
Net amount in force Dec. 31, 1879 . . . . .		\$14,377,482 00
Deposit notes received on outstanding risks . . . . .		230,022 26
Losses incurred during the year . . . . .		20,648 80
Percentage of profits or surplus returned during 1879, 40 and 50 per cent.		
Average rate to date, 45 per cent.		

# MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President*.

*Secretary*, RICHARD BARRETT.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bond . . . . .	\$10,000 00	\$10,312 50
15 shares Merchants' National Bank, Boston,	1,500 00	2,070 00
40 " Webster National Bank, Boston .	4,000 00	4,200 00
25 " Eliot National Bank, Boston .	2,500 00	2,700 00
53 " Boston National Bank, Boston .	5,300 00	5,724 00
54 " Howard National Bank, Boston .	5,400 00	6,156 00
30 " Revere National Bank, Boston .	3,000 00	3,450 00
50 " Blackstone National Bank, Boston,	5,000 00	5,387 50
113 " Shawmut National Bank, Boston .	11,300 00	12,543 00
18 " State National Bank, Boston .	1,800 00	2,101 50
20 " Faneuil Hall Nat'l Bank, Boston .	2,000 00	2,517 50
44 " North America Nat'l Bank, Boston,	4,400 00	4,664 00
33 " Concord National Bank . . . .	3,300 00	4,290 00
10 " Central National Bank, Boston .	1,000 00	1,000 00
20 " Traders' National Bank, Boston .	2,000 00	2,060 00
40 " Boston and Albany Railroad .	4,000 00	5,520 00
25 " Fitchburg Railroad . . . . .	2,500 00	3,050 00
50 " Phil., Wilm., and Baltimore R.R..	2,500 00	3,362 50
Boston and Albany Railroad bonds, 7s .	40,000 00	48,800 00
Personal loans . . . . .	—	10,900 00
Concord town loan . . . . .	—	19,500 00
Eastern Railroad bonds . . . . .	4,000 00	3,300 00
		<hr/>
		\$163,608 50

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate .	\$37,500 00
Loans on mortgage of real estate (first liens) .	119,900 00
Stocks, bonds, etc., as per schedule . .	163,608 50
Cash in the office of the company . . .	4,495 76
Cash deposited in the Concord National Bank,	13,179 97
Premiums in course of collection (net) .	7,446 88
Interest due and accrued . . . . .	6,333 25
Gross Assets . . . . .	<hr/>
	\$352,464 36

## LIABILITIES.

Claimed and reported losses not adjusted .	\$2,000 00
Unearned premiums on outstanding risks .	135,896 68
Dividends of profits unpaid on terminated policies . . . . .	225 50
State and local taxes due or accrued . .	114 20
Gross Liabilities . . . . .	<hr/>
	138,236 38
Surplus . . . . .	<hr/>
	\$214,227 98

## INCOME.

Cash premiums received during the year . . . .	\$66,078 66
Received for interest on mortgages . . . . .	7,100 41
for interest from all other sources . . . . .	8,266 54
for rents : . . . . .	400 00
from policy fees . . . . .	125 00
Deposit notes received during the year . . . .	\$65,460 59
Gross Cash Income . . . . .	<u>\$81,970 61</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$21,067 06
for brokerage and commissions . . . . .	9,332 81
for salaries and fees of officers and employés . . . .	6,340 40
for interest on borrowed money . . . . .	31 50
for state and local taxes . . . . .	1,041 34
for profits or surplus on terminated policies . . . .	37,826 63
for incidental expenses . . . . .	1,833 98
Gross Cash Expenditures . . . . .	<u>\$77,473 72</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . .	\$18,306,825 00
Risks written during 1879 . . . . .	4,389,781 00
Total . . . . .	<u>\$22,696,606 00</u>
Risks terminated during 1879 . . . . .	4,230,334 00
Net amount in force Dec. 31, 1879 . . . . .	\$18,466,272 00
Deposit notes received on outstanding risks . . . . .	271,793 36
Losses incurred during the year . . . . .	23,067 06
Percentage of profits or surplus returned during 1879, 50 and 60 per cent.	

## MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business Jan. 1, 1852.]

A. A. COOK, *President*.*Secretary*, GEORGE G. PARKER.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Milford National Bank . . . .	\$1,000 00	\$1,250 00
9 " Hide and Leather National Bank . . . .	900 00	1,035 00
	<u>\$1,900 00</u>	<u>\$2,285 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . . .	\$2,285 00
Loans on personal security . . . . .	2,500 00
Cash in the office of the company . . . . .	506 86
Premiums in course of collection (net) . . . .	351 60
Interest due and accrued . . . . .	150 00
Office furniture . . . . .	\$100 00
Gross Assets . . . . .	<u>\$5,793 46</u>

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$3,541 23	
Dividends of profits unpaid on terminated policies . . . . .	37 53	
Gross Liabilities . . . . .	<u>          </u>	\$3,578 76
Surplus . . . . .		<u>\$2,214 70</u>

## INCOME.

Gross cash premiums received during the year, . . . . .	\$1,528 17	
Deduct return premiums and re-insurance . . . . .	53 49	
Net cash premiums received . . . . .	<u>          </u>	\$1,474 68
Received for interest from all sources . . . . .		216 00
Received from policy fees . . . . .		50 00
Deposit notes received during the year . . . . .	\$4,584 51	
Gross Cash Income . . . . .		<u>\$1,740 68</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$790 00
for brokerage and commissions . . . . .	43 89
for salaries and fees of officers and employés . . . . .	259 61
for state and local taxes . . . . .	14 02
for profits or surplus on terminated policies . . . . .	416 16
for incidental expenses . . . . .	102 30
Gross Cash Expenditures . . . . .	<u>\$1,625 98</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$761,796 00
Risks written during 1879 . . . . .	136,820 00
Total . . . . .	<u>\$898,616 00</u>
Risks terminated during 1879 . . . . .	156,439 00
Net amount in force Dec. 31, 1879 . . . . .	\$742,177 00
Deposit notes received on outstanding risks . . . . .	18,153 90
Losses incurred during the year . . . . .	10 00
Percentage of profits or surplus returned during 1879, 25 per cent.	
Average rate to date, 25 per cent.	

MILL-OWNERS' MUTUAL FIRE INSURANCE COMPANY,  
BOSTON.

[Incorporated June 13, 1873. Commenced business Aug. 1, 1873.]

WILKIAM H. KENT, *President.**Secretary,* FREDERICK S. CABOT.*Office, No. 131 Devonshire Street.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$10,380 00	
Boston city bonds . . . . .	35,175 00	
Corporation notes . . . . .	16,000 00	
Cash in the office of the company . . . . .	67 68	
Cash deposited in various banks . . . . .	9,190 76	
Premiums in course of collection (net) . . . . .	970 36	
Interest due and accrued . . . . .	741 62	
Office furniture . . . . .	\$150 00	
Gross Assets . . . . .	—————	\$72,525 42

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$46,304 80	
Gross Liabilities . . . . .	—————	46,304 80
Surplus . . . . .		\$26,220 62

## INCOME.

Gross cash premiums received during the year, . . . . .	\$94,844 32	
Deduct return premiums and re-insurance . . . . .	2,163 41	
Net cash premiums received . . . . .	—————	\$92,680 91
Received for interest from all sources . . . . .		2,248 41
Deposit notes received during the year . . . . .	\$463,048 00	
Gross Cash Income . . . . .		\$94,929 32

## EXPENDITURES.

Gross amount paid for losses during the year . . . . .	\$8,063 27	
Paid for salaries and fees of officers and employés . . . . .	10,882 54	
for state and local taxes . . . . .	888 64	
for profits or surplus on terminated policies . . . . .	55,292 65	
for rents . . . . .	1,084 00	
for office, agency, and incidental expenses . . . . .	587 55	
Gross Cash Expenditures . . . . .		\$76,798 65

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$8,442,140 00	
Risks written during 1879 . . . . .	9,761,820 00	
Total . . . . .	—————	\$18,203,960 00
Risks terminated during 1879 . . . . .		8,691,563 00
Net amount in force Dec. 31, 1879 . . . . .		\$9,512,397 00

Deposit notes received on outstanding risks . . . . .	\$163,048 00
Losses incurred during the year . . . . .	5,329 06
Percentage of profits or surplus returned during 1879, $66\frac{1}{4}$ per cent.	
Average rate to date, $64\frac{7}{10}\%$ per cent.	

### MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated Feb. 23, 1827. Commenced business July 26, 1827.]

W. C. STURTEVANT, *President.*

*Secretary,* FRANK R. YOUNG.

*Office, corner Main and Elm Streets.*

#### DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$9,000 00	\$9,245 00
Boston and Albany Railroad bonds . . . . .	7,000 00	8,540 00
75 shares Second National Bank . . . . .	7,500 00	12,000 00
61 " Chicopee National Bank . . . . .	6,100 00	8,540 00
25 " John Hancock National Bank . . . . .	2,500 00	2,750 00
25 " First National Bank . . . . .	2,500 00	3,375 00
25 " Chapin National Bank . . . . .	2,500 00	2,650 00
10 " Monson National Bank . . . . .	1,000 00	1,350 00
50 " Hadley Falls National Bank . . . . .	5,000 00	7,500 00
50 " National Bank of Commerce . . . . .	5,000 00	6,000 00
50 " Boston and Albany Railroad . . . . .	5,000 00	7,000 00
	<u>\$53,100 00</u>	<u>\$68,950 00</u>

#### SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens) . . . . .	\$32,950 00	
Stocks, bonds, etc., as per schedule . . . . .	68,950 00	
Cash in the office of the company . . . . .	219 46	
Cash deposited in the Chicopee National Bank, . . . . .	2,437 56	
Interest due and accrued . . . . .	495 47	
Gross Assets . . . . .	<u>————</u>	\$105,052 49

#### LIABILITIES.

Losses and claims adjusted, but not due . . . . .	\$1,633 14	
Unearned premiums on outstanding risks . . . . .	32,460 14	
Dividends of profits unpaid on terminated policies . . . . .	377 60	
Gross Liabilities . . . . .	<u>————</u>	34,470 88
Surplus . . . . .		<u>\$70,581 61</u>

#### INCOME.

Gross cash premiums received during the year, . . . . .	\$11,108 01	
Deduct return premiums and re-insurance . . . . .	732 54	
Net cash premiums received . . . . .	<u>————</u>	\$10,375 47

# 46      MASSACHUSETTS MUTUAL FIRE [Dec. 31,

Received for interest on mortgages . . . . .	\$2,293 46
for interest from all other sources . . . . .	3,404 38
from policy fees . . . . .	437 00
Deposit notes received during the year . . . . .	\$22,090 22
Gross Cash Income . . . . .	<u>\$16,510 31</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$1,110 05
for salaries and fees of officers and employés . . . . .	2,589 00
for state and local taxes . . . . .	108 56
for profits or surplus on terminated policies . . . . .	6,446 90
for rents . . . . .	200 00
for incidental expenses . . . . .	282 69
Gross Cash Expenditures . . . . .	<u>\$10,737 20</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$3,897,750 00
Risks written during 1879 . . . . .	684,100 00
Total . . . . .	<u>\$4,581,850 00</u>
Risks terminated during 1879 . . . . .	664,275 00
Net amount in force Dec. 31, 1879 . . . . .	\$3,917,575 00
Deposit notes received on outstanding risks . . . . .	129,840 56
Percentage of profits or surplus returned during 1879, 75 per cent.	
Average rate to date 75 per cent.	

## MUTUAL PROTECTION FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 10, 1861. Commenced business July 15, 1864.]

AMOS STONE, *President.*      *Secretary,* GEORGE H. PENDERGAST.  
*Office, Charlestown District.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$3,000 00	\$3,120 00
10 shares Monument National Bank . . . . .	1,000 00	1,690 00
20 " National Bank of Republic . . . . .	2,000 00	2,440 00
	<u>\$6,000 00</u>	<u>\$7,250 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	\$19,120 00
Stocks and bonds as per schedule . . . . .	7,250 00
Cash in the office of the company . . . . .	219 69
Cash deposited in bank . . . . .	3,576 33
Premiums in course of collection (net) . . . . .	441 43
Interest due and accrued . . . . .	535 00
Office furniture . . . . .	\$175 00
Gross Assets . . . . .	<u>\$31,142 45</u>

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$6,019 13	
Dividends of profits unpaid on terminated policies . . . . .	114 03	
Gross Liabilities . . . . .	<u>          </u>	\$6,133 16
Surplus . . . . .		\$25,009 29

## INCOME.

Gross cash premiums received during the year, . . . . .	\$3,001 72	
Deduct return premiums and re-insurance . . . . .	74 67	
Net cash premiums received . . . . .	<u>          </u>	\$2,927 05
Received for interest on mortgages . . . . .		1,292 23
Received for interest from all other sources . . . . .		335 52
Deposit notes received during the year . . . . .	\$9,005 31	
Gross Cash Income . . . . .		<u>\$4,554 80</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$5 25
for brokerage and commissions . . . . .	456 81
for state and local taxes . . . . .	32 09
for profits or surplus on terminated policies . . . . .	1,131 50
for rents . . . . .	300 00
for incidental expenses . . . . .	136 80
Gross Cash Expenditures . . . . .	<u>\$2,062 45</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$1,125,100 00
Risks written during 1879 . . . . .	292,300 00
Total . . . . .	<u>\$1,417,400 00</u>
Risks terminated during 1879 . . . . .	345,850 00
Net amount in force Dec. 31, 1879 . . . . .	\$1,071,550 00
Deposit notes received on outstanding risks . . . . .	28,591 07
Losses incurred during the year . . . . .	5 25
Percentage of profits or surplus returned during 1879, 25 per cent.	
Average rate to date, 25 per cent.	

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY,  
NEWBURYPORT.

[Incorporated February, 1829. Commenced business May 1, 1829.]

AMOS NOYES, *President.*

*Secretary,* JOSEPH J. KNAPP.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Merchants' National Bank . . . . .	\$2,000 00	\$2,400 00
18 " Mechanics' National Bank . . . . .	1,800 00	2,430 00
31 " Ocean National Bank . . . . .	1,550 00	1,860 00

15 shares Washington National Bank, Boston .	\$1,500 00	\$1,800 00
Eastern Railroad bonds . . . . .	5,500 00	4,482 50
Lawrence city bonds . . . . .	1,000 00	1,150 00
Lowell city bonds . . . . .	2,000 00	2,300 00
Fall River city bonds . . . . .	1,000 00	1,100 00
Chelsea city bonds . . . . .	1,000 00	1,030 00
Hyde Park town bonds . . . . .	1,000 00	1,050 00
Natick town bonds . . . . .	2,000 00	2,100 00
	<hr/>	<hr/>
	\$20,350 00	\$21,702 50

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . .	\$21,702 50	
Cash in the office of the company . . .	12 21	
deposited in the Merchants' Nat'l Bank,	329 72	
deposited in savings banks . . . .	1,766 37	
Interest due and accrued . . . . .	160 00	
Office furniture . . . . .	\$225 40	
Gross Assets . . . . .	<hr/>	\$23,970 80

## LIABILITIES.

Unearned premiums on outstanding risks .	\$4,263 45	
Dividends of profits unpaid on terminated policies . . . . .	93 14	
Rents, salaries, and incidental expenses .	80 00	
Gross Liabilities . . . . .	<hr/>	4,436 59
Surplus . . . . .		\$19,534 21

## INCOME.

Gross cash premiums received during the year,	\$1,439 18	
Deduct return premiums and re-insurance .	14 85	
Net cash premiums received . . . . .	<hr/>	\$1,424 33
Received for interest from all sources . . . . .		963 32
for rents . . . . .		39 58
from policy fees . . . . .		51 50
Deposit notes received during the year . .	\$11,372 44	
Gross Cash Income . . . . .		<hr/> \$2,478 73

## EXPENDITURES.

Gross amount paid for losses during the year . . . . .	\$850 00	
Paid for salaries and fees of officers and employes . .	325 00	
for state and local taxes . . . . .	14 36	
for profits or surplus on terminated policies . . . .	1,559 44	
for rents . . . . .	100 00	
for incidental expenses . . . . .	93 76	
Gross Cash Expenditures . . . . .	<hr/>	\$2,942 56

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . .	\$712,965 00
Risks written during 1879 . . . .	114,700 00
Total . . . . .	<u>\$827,665 00</u>
Risks terminated during 1879 . . . . .	137,880 00
Net amount in force Dec. 31, 1879 . . . . .	\$689,785 00
Deposit notes received on outstanding risks . . . .	40,799 59
Losses incurred during the year . . . . .	850 00
Percentage of profits or surplus returned during 1879, 100 per cent.	
Average rate to date, 100 per cent.	

**NORFOLK MUTUAL FIRE INSURANCE COMPANY,  
DEDHAM.**

[Incorporated Feb. 12, 1825. Commenced business July 1, 1825.]

**IRA CLEVELAND, President.**

*Secretary,* **PRESTON R. MANSFIELD.**

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$50,000 00	\$53,500 00
Chicago city sewerage loans, 7s . . . .	7,000 00	7,910 00
Cincinnati city bonds, 7 $\frac{3}{10}$ s . . . . .	25,000 00	28,750 00
Marquette and Ontonagon Railroad bonds, 8s,	32,000 00	35,520 00
Philadelphia and Reading Railroad bonds, 7s .	8,000 00	8,400 00
Old Colony Railroad bonds, 6s . . . . .	12,000 00	13,200 00
New England Mortgage Security bonds, 7s .	20,000 00	21,600 00
Personal loan . . . . .	—	400 00
		<u>\$169,280 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$17,500 00
Loans on mortgage of real estate (first liens),	89,800 00
Stocks, bonds, etc., as per schedule . . .	169,280 00
Cash deposited in various banks . . . .	13,787 88
Premiums in course of collection (net) . .	4,235 16
Interest and rents due and accrued . . .	5,327 54
Gross Assets . . . . .	<u>\$299,930 58</u>

## LIABILITIES.

Adjusted losses and claims due and unpaid . .	\$184 00
Losses and claims adjusted, but not due . .	875 00
Unearned premiums on outstanding risks . .	116,160 40
Return premiums on cancelled policies . .	395 39
Dividends of profits unpaid on terminated policies . . . . .	6,138 85
Salaries . . . . .	825 00
Gross Liabilities . . . . .	<u>124,578 64</u>
Surplus . . . . .	<u>\$175,351 94</u>

## INCOME.

Cash premiums received during the year . . . .	\$18,572 92
Received for interest on mortgages . . . .	6,470 89
for interest from all other sources . . . .	10,688 35
for rents . . . .	1,343 75
from all other sources . . . .	37 50
Deposit notes received during the year . . . \$93,189 00	
Gross Cash Income . . . . .	<u>\$67,113 41</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$25,036 61
for brokerage and commissions . . . . .	7,235 39
for salaries and fees of officers and employés . . . .	3,224 46
for state and local taxes . . . . .	1,289 19
for profits or surplus on terminated policies . . . .	27,580 11
for incidental expenses . . . . .	1,352 57
Gross Cash Expenditures . . . . .	<u>\$65,718 33</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . \$14,625,331 00	
Risks written during 1879 . . . . 2,994,833 00	
Total . . . . .	<u>\$17,620,164 00</u>
Risks terminated during 1879 . . . . .	3,308,126 00
Net amount in force Dec. 31, 1879 . . . . .	\$14,312,038 00
Deposit notes received on outstanding risks . . . .	462,212 38
Losses incurred during the year . . . . .	20,674 92

## QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business May, 1851.]

ISRAEL W. MUNROE, *President*.*Secretary*, CHARLES A. HOWLAND.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered bonds, 6s . . . .	\$10,000 00	\$10,400 00
200 shares Manufacturers' National Bank . . . .	20,000 00	19,600 00
40 " Merchants' National Bank . . . .	4,000 00	4,520 00
91 " Third National Bank . . . .	9,100 00	9,282 00
25 " State National Bank . . . .	2,500 00	3,000 00
100 " North National Bank . . . .	10,000 00	12,300 00
66 " Washington National Bank . . . .	6,600 00	8,448 00
48 " Second National Bank . . . .	4,800 00	6,912 00
45 " Blackstone National Bank . . . .	4,500 00	4,860 00
50 " First National Bank . . . .	5,000 00	9,200 00
37 " Revere National Bank . . . .	3,700 00	4,255 00

50 shares	Hamilton National Bank . .	\$5,000 00	\$6,050 00
46 "	Continental National Bank . .	4,600 00	4,830 00
197 "	Mount Wollaston National Bank .	19,700 00	26,595 00
25 "	Granite National Bank . . .	2,500 00	3,250 00
50 "	Wachusett National Bank . . .	5,000 00	7,250 00
54 "	Hingham National Bank . . .	3,780 00	4,050 00
38 "	First Nat'l Bank, So. Weymouth .	3,800 00	4,750 00
67 "	Union National Bank, Weymouth .	6,700 00	7,236 00
10 "	Quinsigamond Nat. B'k, Worcester,	1,000 00	1,050 00
411 "	Old Colony and Newport Railroad,	41,100 00	44,388 00
174 "	Boston and Albany Railroad . .	17,400 00	24,360 00
5 "	Citizens' Gas-Light Company . .	500 00	500 00
		<hr/>	<hr/>
		\$191,280 00	\$227,086 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
107 shares	Hingham Cordage Company . .	\$12,840 00	\$10,000 00
142 "	Lawrence Cotton Duck Company .	14,200 00	23,091 67
		<hr/>	<hr/>
		\$27,040 00	\$33,091 67

#### SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate .	\$17,500 00	
Loans on mortgage of real estate (first liens),	57,590 00	
Stocks, bonds, etc., as per schedule . .	227,086 00	
Loans on collateral security, as per schedule .	33,091 67	
Cash in the office of the company . . .	138 00	
Cash deposited in various banks . . .	35,528 43	
Premiums in course of collection (net) . .	9,598 85	
Interest due and accrued . . . . .	6,098 30	
Office furniture . . . . .	\$1,608 69	
Gross Assets . . . . .	<hr/>	\$386,631 25

#### LIABILITIES.

Losses and claims adjusted, but not due .	\$862 27	
Claimed and reported losses not adjusted .	4,000 00	
Unearned premiums on outstanding risks .	187,502 78	
Dividends of profits unpaid on terminated policies . . . . .	1,500 00	
State and local taxes due or accrued . .	200 00	
Salaries and incidental expenses . . .	875 04	
Gross Liabilities . . . . .	<hr/>	194,940 09
Surplus . . . . .		<hr/>
		\$191,691 16

#### INCOME.

Gross cash premiums received during the year,	\$91,544 00	
Deduct return premiums . . . . .	8 50	
Net cash premiums received . . . . .	<hr/>	\$91,535 50

Received for interest on mortgages . . . . .	\$3,887 08
for interest from all other sources . . . . .	9,762 36
for rents . . . . .	111 78
Deposit notes received during the year . . . . .	\$91,544 00
Gross Cash Income . . . . .	\$105,296 72

## EXPENDITURES.

Paid for losses during the year . . . . .	\$21,869 03
for brokerage and commissions . . . . .	13,854 29
for salaries and fees of officers and employés . . . . .	8,889 93
for state and local taxes . . . . .	1,558 47
for profits or surplus on terminated policies . . . . .	39,790 83
for rents . . . . .	200 00
for incidental expenses . . . . .	4,030 66
Gross Cash Expenditures . . . . .	\$90,193 21

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$25,984,110 00
Risks written during 1879 . . . . .	6,524,448 00
Total . . . . .	\$32,508,558 00
Risks terminated during 1879 . . . . .	\$6,977,000 00
Risks re-insured during 1879 . . . . .	2,000 00
Total deductions . . . . .	6,979,000 00
Net amount in force Dec. 31, 1879 . . . . .	\$25,529,558 00
Deposit notes received on outstanding risks . . . . .	375,249 63
Losses incurred during the year . . . . .	26,529 91
Percentage of profits or surplus returned during 1879, 20 to 50 per cent.	

## SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

CHARLES S. NICHOLS, *President*.      *Secretary*, SAMUEL A. POTTER.  
*Office, No. 97 Washington Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
City of Chelsea bond . . . . .	\$1,000 00	\$1,100 00
City of Toledo bonds . . . . .	2,000 00	2,210 00
Springfield city bonds, 7s . . . . .	1,000 00	1,200 00
Cleveland city bonds, 7s . . . . .	1,000 00	1,140 00
Cincinnati city bonds . . . . .	2,000 00	2,220 00
Chicago city bonds, 7s . . . . .	1,000 00	1,120 00
Peoria city bonds, 7s . . . . .	1,000 00	980 00
St. Louis county bonds, 7s . . . . .	1,000 00	1,060 00
Cook county bonds . . . . .	1,000 00	1,060 00
St. Albans bonds, 6s . . . . .	300 00	300 00

20 shares Salem National Bank . . . .	\$2,000 00	\$2,200 00
14 " Asiatic National Bank . . . .	420 00	525 00
5 " National Exchange Bank . . . .	500 00	550 00
6 " Cambridge Horse Railroad . . . .	600 00	700 00
Boston and Maine Railroad bond, 7s . . . .	1,000 00	1,190 00
Eastern Railroad bond . . . . .	1,000 00	820 00
Essex Railroad bond, 6s . . . . .	1,000 00	940 00
15 shares Salem Gas-Light Company . . . .	1,500 00	1,500 00
2 " Lynn Gas-Light Company . . . . .	200 00	140 00
	<hr/>	<hr/>
	\$19,520 00	\$20,955 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens) .	\$6,470 00	
Stocks, bonds, etc., as per schedule . . . .	20,955 00	
Cash in the office of the company . . . . .	2,675 06	
Premiums in course of collection (net) . . . .	508 76	
Interest due and accrued . . . . .	314 95	
Gross Assets . . . . .	<hr/>	\$30,923 77

## LIABILITIES.

Unearned premiums on outstanding risks . .	\$7,644 62	
Dividends of profits unpaid on terminated policies . . . . .	389 22	
State and local taxes due or accrued . . . .	11 67	
Salaries . . . . .	300 00	
Gross Liabilities . . . . .	<hr/>	8,345 51
Surplus . . . . .		\$22,578 26

## INCOME.

Gross cash premiums received during the year,	\$6,450 82	
Deduct return premiums and re-insurance . .	108 92	
Net cash premiums received . . . . .	<hr/>	\$6,341 90
Received for interest on mortgages . . . . .		393 70
Received for interest from all other sources . . . .		1,338 30
Deposit notes received during the year . . . .	\$19,308 81	
Gross Cash Income . . . . .		<hr/> \$8,073 90

## EXPENDITURES.

Paid for losses during the year . . . . .	\$29 00
for brokerage and commissions . . . . .	17 87
for salaries and fees of officers and employés . . . .	1,300 00
for state and local taxes . . . . .	58 70
for profits or surplus on terminated policies . . . .	3,594 73
for incidental expenses . . . . .	51 91
Gross Cash Expenditures . . . . .	<hr/> \$5,052 21

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . .	\$1,058,625 00
Risks written during 1879 . . .	452,400 00
Total . . .	<u>\$1,511,025 00</u>
Risks terminated during 1879 . . .	537,250 00
Net amount in force Dec. 31, 1879 . . .	\$973,775 00
Deposit notes received on outstanding risks . . .	46,010 25
Losses incurred during the year . . .	29 00
Percentage of profits or surplus returned during 1879, 40 per cent.	
Average rate to date, 40 per cent.	

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE  
COMPANY, SALISBURY.

[Incorporated May 18, 1855. Commenced business Dec. 1, 1855.]

DAVID L. DEARBORN, *President.* Secretary, CHARLES L. ALLEN.

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company . . .	\$28 22
Cash deposited in bank . . .	2,756 88
Office safe . . . \$100 00	
Gross Assets . . .	<u>\$2,785 10</u>

## LIABILITIES.

Unearned premiums on outstanding risks . .	\$1,154 21
Gross Liabilities . . .	<u>1,154 21</u>
Surplus . . .	\$1,630 89

## INCOME.

Gross cash premiums received during the year, . . .	\$477 14
Deduct return premiums and re-insurance . . .	117 48
Net cash premiums received . . .	<u>\$359 66</u>
Received for interest from all sources . . .	108 39
Received from policy fees . . .	54 00
Deposit notes received during the year . . .	\$4,571 40
Gross Cash Income . . .	<u>\$522 05</u>

## EXPENDITURES.

Paid for losses during the year . . .	\$638 00
for brokerage and commissions . . .	54 00
for salaries and fees of officers and employes . . .	355 69
for state and local taxes . . .	3 85
for profits or surplus on terminated policies . . .	117 48
for incidental expenses . . .	3 25
Gross Cash Expenditures . . .	<u>\$1,172 27</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . .	\$389,028 00	
Risks written during 1879 . . . .	55,580 00	
Total . . . . .	<u>          </u>	\$444,608 00
Risks terminated during 1879 . . . .		78,335 00
Net amount in force Dec. 31, 1879 . . . .		\$366,273 00
Deposit notes received on outstanding risks . . . .		23,084 30

## SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated Feb. 24, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President*.*Secretary*, WILBUR F. NEWHALL.

[NOTE. — This company insures nothing but dwellings, farm-buildings, and their contents, in Lynn, Saugus, Lynnfield, Swampscott, and Nahant. No cash premiums are taken; but assessments are made on deposit notes, to pay losses and expenses. All policies are issued for a term of three years.]

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company . . . .	\$683 27	
Net amount of unpaid assessments . . . .	250 00	
Rents due . . . . .	12 50	
Office property . . . . .	\$250 00	
Gross Assets . . . . .	<u>          </u>	\$945 77

## LIABILITIES.

Owing for borrowed money, secured by directors' note . . . . .	\$816 00	
Rents . . . . .	25 00	
Gross Liabilities . . . . .	<u>          </u>	\$841 00

## INCOME.

Received from assessments on deposit notes . . . .	\$2,223 25	
for rents . . . . .	62 50	
from policy fees . . . . .	578 00	
Deposit notes received during the year . . . .	\$100,196 00	
Gross Cash Income . . . . .	<u>          </u>	\$2,863 75

## EXPENDITURES.

Gross amount paid for losses during the year . . . .	\$1,352 59	
Paid for salaries and fees of officers and employés . . . .	1,062 50	
for interest on borrowed money . . . . .	20 67	
for state and local taxes . . . . .	21 37	
for rents . . . . .	150 00	
for office, agency, and incidental expenses . . . .	74 12	
Gross Cash Expenditures . . . . .	<u>          </u>	\$2,681 25

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$2,486,345 00
Risks written during 1879 . . . . .	817,975 00
Total . . . . .	<u>\$3,304,320 00</u>
Risks terminated during 1879 . . . . .	875,870 00
Net amount in force Dec. 31, 1879 . . . . .	\$2,428,450 00
Deposit notes received on outstanding risks . . . . .	293,472 00
Losses incurred during the year . . . . .	1,352 59
Assessments laid on deposit notes . . . . .	2,183 90

SHELBURNE MUTUAL FIRE INSURANCE COMPANY,  
SHELBURNE.

[Incorporated June 18, 1877. Commenced business July 4, 1877.]

N. O. NEWHALL, *President*.*Secretary*, WILLIAM T. PECK.

[NOTE. — Insures property in the town of Shelburne only.]

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash deposited in bank . . . . .	\$84 86
Interest due and accrued . . . . .	2 99
Gross Assets . . . . .	<u>\$87 85</u>

## INCOME.

Cash premiums received during the year . . . . .	\$24 16
Deposit notes received during the year . . . . .	\$241 60
Gross Cash Income . . . . .	<u>\$24 16</u>

## EXPENDITURES.

Paid for fees of employés . . . . .	\$2 00
Paid for state and local taxes . . . . .	24
Gross Cash Expenditures . . . . .	<u>\$2 24</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$107,558 00
Risks written during 1879 . . . . .	4,050 00
Total . . . . .	<u>\$111,608 00</u>
Risks terminated during 1879 . . . . .	700 00
Net amount in force Dec. 31, 1879 . . . . .	\$110,908 00
Deposit notes received on outstanding risks . . . . .	241 60

# SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, PEABODY.

[Incorporated June 12, 1829. Commenced business Aug. 1, 1829.]

ISAAC B. ELLIOT, *President.*

*Secretary,* GEORGE A. OSBORNE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
77 shares South Danvers Nat'l Bank, Peabody,	\$7,700 00	\$9,625 00
48 " Warren National Bank, Peabody .	4,800 00	6,000 00
51 " Asiatic National Bank, Salem .	1,530 00	1,683 00
20 " Naumkeag National Bank, Salem .	2,000 00	2,500 00
18 " Exchange National Bank, Salem .	1,800 90	1,890 00
12 " First National Bank, Salem .	1,200 00	1,260 00
34 " First National Bank, Danvers .	2,550 00	2,550 00
30 " Nat'l Hide and Leather B'k, Boston,	3,000 00	3,000 00
8 " Andover National Bank .	800 00	800 00
United States bonds . . . . .	6,000 00	6,060 00
Boston city bonds . . . . .	3,000 00	3,000 00
Cincinnati city bonds . . . . .	3,000 00	3,150 00
Eastern Railroad bonds . . . . .	2,000 00	1,000 00
	<hr/> \$39,380 00	<hr/> \$42,518 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	\$200 00	
Stocks, bonds, etc., as per schedule . .	42,518 00	
Cash in the office of the company . . .	176 50	
Cash deposited in the So. Danvers Nat'l Bank,	2,407 02	
Premiums in course of collection (net) .	7 00	
Interest due and accrued . . . . .	172 33	
Gross Assets . . . . .	<hr/>	\$45,480 85

## LIABILITIES.

Unearned premiums on outstanding risks .	\$10,970 43	
Return premiums on cancelled policies .	404 01	
Salaries . . . . .	237 50	
Gross Liabilities . . . . .	<hr/>	11,611 94
Surplus . . . . .		<hr/> \$33,868 91

## INCOME.

Gross cash premiums received during the year,	\$3,599 62	
Deduct return premiums and re-insurance .	234 50	
Net cash premiums received . . . . .	<hr/>	\$3,365 12
Received for interest on mortgages . . . .		12 00
for interest from all other sources . . . .		2,466 30
from policy fees . . . . .		123 00
Deposit notes received during the year . .	\$10,798 86	
Gross Cash Income . . . . .		<hr/> \$5,966 42

## EXPENDITURES.

Paid for losses during the year . . . . .	\$117 54
for salaries and fees of officers and employés . . . . .	984 00
for state and local taxes . . . . .	39 70
for profits or surplus on terminated policies . . . . .	3,307 00
for incidental expenses . . . . .	18 82
Gross Cash Expenditures . . . . .	<u>\$4,467 06</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$991,830 00
Risks written during 1879 . . . . .	161,275 00
Total . . . . .	<u>\$1,153,105 00</u>
Risks terminated during 1879 . . . . .	162,000 00
Net amount in force Dec. 31, 1879 . . . . .	\$991,105 00
Deposit notes received on outstanding risks . . . . .	53,647 97
Losses incurred during the year . . . . .	117 54
Percentage of profits or surplus returned during 1879, 100 per cent.	
Average rate to date, 75 per cent.	

### TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

LEVI SPRAGUE, *President.* Secretary, EDWARD M. TUCKE.  
*Office, No. 27 Central Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Lowell Railroad bonds . . . . .	\$15,000 00	\$17,250 00
Cook county (Ill.) bonds . . . . .	2,500 00	2,650 00
St. Albans town bonds . . . . .	3,000 00	3,000 00
Lynn city bonds . . . . .	5,000 00	5,600 00
Cambridge city bonds . . . . .	5,000 00	5,600 00
Lowell city bonds . . . . .	3,000 00	3,360 00
190 shares Traders' and Mechanics' Ins. Co. . . . .	19,000 00	21,850 00
50 " Connecticut River Railroad . . . . .	5,000 00	7,000 00
25 " Vermont and Massachusetts R.R. . . . .	2,500 00	2,925 00
5 " Lowell Manufacturing Company . . . . .	3,450 00	4,150 00
8 " Merrimack Manufacturing Co. . . . .	8,000 00	12,000 00
30 " Tremont and Suffolk Company . . . . .	3,000 00	3,900 00
50 " Vassalborough . . . . .	5,000 00	4,250 00
100 " Lowell Gas Company . . . . .	10,000 00	15,000 00
3 " Massachusetts Cotton Company . . . . .	3,000 00	3,450 00
15 " Middlesex Company . . . . .	1,500 00	3,450 00
50 " Lawrence Gas Company . . . . .	5,000 00	6,250 00

20 shares Androscoggin Mills . . . .	\$2,000 00	\$2,100 00
30 " Old Lowell National Bank . . . .	3,000 00	3,450 00
20 " National Bank of North America . . . .	2,000 00	2,120 00
Loaned on personal security . . . . .	—	13,640 00
		<hr/>
		\$112,995 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds . . . . .	\$5,500 00	\$5,500 00
20 shares Pacific National Bank . . . . .		
144 " Nashua and Lowell Railroad . . . . .	19,400 00	14,300 00
	<hr/>	<hr/>
	\$24,900 00	\$19,800 00

#### SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$9,700 00	
Loans on mortgage of real estate (first liens), . . . . .	87,210 00	
Stocks, bonds, etc., as per schedule . . . . .	142,995 00	
Loans on collateral security, as per schedule . . . . .	19,800 00	
Cash in the office of the company and in bank, . . . . .	5,756 43	
Premiums in course of collection (net) . . . . .	1,349 00	
Interest due and accrued . . . . .	2,090 70	
Gross Assets . . . . .	<hr/>	\$268,901 13

#### LIABILITIES.

Claimed and reported losses not adjusted . . . . .	\$1,500 00	
Unearned premiums on outstanding risks . . . . .	110,926 52	
Gross Liabilities . . . . .	<hr/>	112,426 52
Surplus . . . . .		\$156,474 61

#### INCOME.

Gross cash premiums received during the year, . . . . .	\$54,358 62	
Deduct return premiums and re-insurance . . . . .	1,390 05	
Net cash premiums received . . . . .	<hr/>	\$52,968 57
Received for interest on mortgages . . . . .		9,176 04
for interest from all other sources . . . . .		5,435 00
for rents . . . . .		593 48
Deposit notes received during the year . . . . .	\$54,044 31	
Gross Cash Income . . . . .		<hr/>
		\$68,173 09

#### EXPENDITURES.

Paid for losses during the year . . . . .	\$12,221 68
for brokerage and commissions . . . . .	7,091 02
for salaries and fees of officers and employés . . . . .	5,684 97
for state and local taxes . . . . .	527 81
for profits or surplus on terminated policies . . . . .	23,955 95
for rents . . . . .	300 00
Gross Cash Expenditures . . . . .	<hr/>
	\$49,781 43

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . .	\$14,647,437 00
Risks written during 1879 . . .	3,734,276 00
Total . . . . .	<u>\$18,381,713 00</u>
Risks terminated during 1879 . . . . .	3,817,770 00
Net amount in force Dec. 31, 1879 . . . . .	\$14,563,943 00
Deposit notes received on outstanding risks . . . . .	221,853 05
Losses incurred during the year . . . . .	13,721 68
Percentage of profits or surplus returned during 1879, 20, 30, and 50 per cent.	

WESTFIELD MUTUAL FIRE INSURANCE COMPANY,  
WESTFIELD.\*

[Incorporated March 30, 1852. Commenced business Nov. 1, 1852.]

L. R. NORTON, *President.*

Secretary, W. H. FOOTE.

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company . . .	\$553 06
Cash deposited in savings banks . . .	1,775 00
Re-insurance due on outstanding losses . . .	3,000 00
Interest due and accrued . . . . .	35 50
Office safe . . . . .	\$390 00
Gross Assets . . . . .	<u>\$5,363 56</u>

## LIABILITIES.

Adjusted losses and claims due and unpaid . . .	\$200 00
Claimed and reported losses not adjusted . . .	3,000 00
Salaries . . . . .	40 00
Gross Liabilities . . . . .	<u>3,240 00</u>
Surplus . . . . .	\$2,123 56

## INCOME.

Gross cash premiums received during the year, . . .	\$855 86
Deduct return premiums . . . . .	10 10
Net cash premiums received . . . . .	<u>\$845 76</u>
Received for interest from all sources . . . . .	256 90
Deposit notes received during the year . . . . .	\$2,492 28
Gross Cash Income . . . . .	<u>\$1,102 66</u>

## EXPENDITURES.

Gross amount paid for losses during the year . . .	\$2,250 00
Deduct amount re-insured . . . . .	700 00
Net amount paid for losses . . . . .	<u>\$1,550 00</u>

\* Closing up. All outstanding risks re-insured April 15, 1879, in Westchester Fire Insurance Company.

Paid for brokerage and commissions . . . . .	\$85 58
for salaries and fees of officers and employés . . . . .	39 00
for state and local taxes . . . . .	12 94
for profits or surplus on terminated policies . . . . .	623 55
for rents . . . . .	80 00
for incidental expenses . . . . .	9 83
for re-insurance . . . . .	3,593 25
Gross Cash Expenditures . . . . .	<u>\$5,994 15</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$772,490 00
Risks written during 1879 . . . . .	59,875 00
Total . . . . .	<u>\$832,365 00</u>
Risks terminated during 1879 . . . . .	252,250 00
Risks re-insured during 1879 . . . . .	580,115 00
Total deductions . . . . .	<u>832,365 00</u>
Deposit notes received on outstanding risks . . . . .	19,688 22
Losses incurred during the year . . . . .	3,900 00
Percentage of profits or surplus returned during 1879, 40 per cent on five-year policies.	

WESTFORD MUTUAL FIRE INSURANCE COMPANY,  
WESTFORD.

[Incorporated March 20, 1840. Commenced business July, 1840.]

ALLAN CAMERON, *President.**Secretary,* J. HENRY READ.

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens),	\$495 00
Cash in the office of the company . . . . .	180 70
Cash deposited in savings banks . . . . .	611 00
Gross Assets . . . . .	<u>\$1,286 70</u>

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$2,511 97
Gross Liabilities . . . . .	<u>2,511 97</u>
Balance against the company . . . . .	\$1,225 27

## INCOME.

Cash premiums received during the year . . . . .	\$718 40
Deposit notes received during the year . . . . .	\$1,436 80
Gross Cash Income . . . . .	<u>\$718 40</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$1,404 00
Paid for state and local taxes . . . . .	6 61
Gross Cash Expenditures . . . . .	<u>\$1,410 61</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$544,170 00
Risks written during 1879 . . . . .	72,150 00
Total . . . . .	<u>\$616,320 00</u>
Risks terminated during 1879 . . . . .	113,925 00
Net amount in force Dec. 31, 1879 . . . . .	<u>\$502,395 00</u>
Deposit notes received on outstanding risks . . . . .	10,182 50
Losses incurred during the year . . . . .	1,404 00

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY,  
WEST NEWBURY.

[Incorporated March, 1828. Commenced business April, 1828.]

WILLIAM MERRILL, *President*. Secretary, GEORGE W. CARR.

[NOTE. — This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash in the office of the company . . . . .	\$77 63
Office property . . . . .	\$25 00
Gross Assets . . . . .	<u>\$77 63</u>

## LIABILITIES.

Owing for borrowed money, secured by treasurers' note . . . . .	\$300 00
State and local taxes due or accrued . . . . .	24 39
Rents, salaries, office, agency, and incidental expenses . . . . .	556 00
Gross Liabilities . . . . .	<u>\$880 39</u>

## INCOME.

Received from assessments on deposit notes . . . . .	\$2,629 48
Received from policy fees . . . . .	125 00
Deposit notes received during the year . . . . .	\$16,190 22
Gross Cash Income . . . . .	<u>\$2,754 48</u>

## EXPENDITURES.

Gross amount paid for losses during the year . . . . .	\$1,304 02
Paid for brokerage and commissions . . . . .	145 95

Paid for salaries and fees of officers and employés . . .	\$742 75
for interest on borrowed money . . . . .	68 14
for state and local taxes . . . . .	21 39
for rents . . . . .	11 00
for office, agency, and incidental expenses . . .	21 15
Gross Cash Expenditures . . . . .	<u>\$2,317 40</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . .	\$2,077,326 00
Risks written during 1879 . . . . .	285,460 00
Total . . . . .	<u>\$2,362,786 00</u>
Risks terminated during 1879 . . . . .	170,386 00
Net amount in force Dec. 31, 1879 . . . . .	\$2,192,400 00
Deposit notes received on outstanding risks . . . . .	122,352 34
Losses incurred during the year . . . . .	1,279 02
Assessments laid on deposit notes . . . . .	2,629 48

## WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE COMPANY, WEYMOUTH.\*

[Incorporated Feb. 20, 1833. Commenced business Aug. 1, 1833.]

NAAMAN L. WHITE, *President*.*Secretary*, ELIAS RICHARDS.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Nashua and Rochester Railroad bonds . . .	\$3,000 00	\$2,700 00
Burlington, Cedar Rapids, and No. R.R. b'ds, . . .	2,400 00	2,160 00
Personal loan . . . . .	—	106 67
		<u>\$4,966 67</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Bonds, etc., as per schedule . . . . .	\$4,966 67
Cash in the office of the company . . . . .	711 06
Office furniture and fixtures . . . \$200 00	
Gross Assets . . . . .	<u>\$5,677 73</u>

## LIABILITIES.

Claims for losses disputed or resisted . . .	\$3,368 61
Gross Liabilities . . . . .	<u>3,368 61</u>
Surplus . . . . .	\$2,309 12

\* All outstanding risks re-insured in Home Insurance Company of New York, Dec. 1, 1879.

## INCOME.

Gross cash premiums received during the year	. \$462 75	
Deduct return premiums and re-insurance	. . 149 86	
Net cash premiums received	. . . . .	\$312 89
Received for interest from all sources	. . . . .	462 96
Deposit notes received during the year	. . \$1,289 65	
Gross Cash Income	. . . . .	<u>\$775 85</u>

## EXPENDITURES.

Paid for losses during the year	. . . . .	\$775 13
for brokerage and commissions	. . . . .	63 89
for salaries and fees of officers and employés	. . . . .	237 20
for state and local taxes	. . . . .	10 99
for rents	. . . . .	140 00
for incidental expenses	. . . . .	101 84
for re-insurance	. . . . .	2,398 63
Gross Cash Expenditures	. . . . .	<u>\$3,727 68</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	. . . . .	\$954,451 00
Risks written during 1879	. . . . .	31,600 00
Total	. . . . .	<u>\$986,051 00</u>
Risks terminated during 1879	. . . . .	\$441,553 00
Risks re-insured during 1879	. . . . .	544,498 00
Total deductions	. . . . .	<u>\$986,051 00</u>
Deposit notes received on outstanding risks	. . . . .	25,052 00
Losses incurred during the year	. . . . .	275 13

# WORCESTER MANUFACTURERS' MUTUAL FIRE INSUR- ANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855. Commenced business March 31, 1855.]

GEORGE M. RICE, *President*.

*Secretary*, SAMUEL R. BARTON.

*Office, No. 448 Main Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Albany Railroad bonds	. . \$26,000 00	\$31,590 00
Boston and Fitchburg Railroad bonds	. . 15,000 00	18,000 00
Old Colony Railroad bonds	. . . . . 25,000 00	29,000 00
Worcester city bonds	. . . . . 10,000 00	11,400 00
60 shares City National Bank, Worcester	. . 6,000 00	6,300 00
United States bonds	. . . . . 75,000 00	77,793 75
	<u>\$157,000 00</u>	<u>\$174,083 75</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . .	\$174,083 75	
Cash in the office of the company . . .	16 62	
Cash deposited in the Worcester Safe Deposit and Trust Company . . . . .	12,902 57	
Gross Assets . . . . .	<u>          </u>	\$187,002 94

## LIABILITIES.

Unearned premiums on outstanding risks . .	\$71,052 11	
State and local taxes due or accrued . . .	283 69	
Gross Liabilities . . . . .	<u>          </u>	71,335 80
Surplus . . . . .		\$115,667 14

## INCOME.

Gross cash premiums received during the year,	\$143,979 18	
Deduct return premiums and re-insurance . .	1,874 96	
Net cash premiums received . . . . .	<u>          </u>	\$142,104 22
Received for interest from all sources . . . .		9,122 17
Deposit notes received during the year . . .	\$708,865 25	
Gross Cash Income . . . . .		<u>          </u> \$151,226 39

## EXPENDITURES.

Paid for losses during the year . . . . .	\$14,445 96	
for salaries and fees of officers and employés . .	3,187 60	
for state and local taxes . . . . .	1,368 38	
for profits or surplus on terminated policies . .	120,432 48	
for rents . . . . .	600 00	
for inspection of risks . . . . .	1,500 00	
for incidental expenses . . . . .	1,228 66	
Gross Cash Expenditures . . . . .		<u>          </u> \$142,763 08

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$15,210,188 00	
Risks written during 1879 . . . . .	15,689,591 00	
Total . . . . .	<u>          </u>	\$30,899,779 00
Risks terminated during 1879 . . . . .		15,152,418 00
Net amount in force Dec. 31, 1879 . . . . .		\$15,747,361 00
Deposit notes received on outstanding risks . .		708,865 25
Losses incurred during the year . . . . .		5,510 16
Percentage of profits or surplus returned during 1879,		86 $\frac{8}{100}$ per cent.
Average rate to date, 61 $\frac{3}{100}$ per cent.		

# WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated February, 1823. Commenced business May, 1824.]

EBENEZER TORREY, *President.*

*Secretary,* CHARLES M. MILES.

*Office, No. 377 Main Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
170 shares Worcester National Bank . . .	\$17,000 00	\$21,250 00
200 " City National Bank . . .	20,000 00	22,000 00
50 " Citizens' National Bank . . .	5,000 00	6,000 00
22 " Central National Bank . . .	2,200 00	2,970 00
57 " Mechanics' National Bank . . .	5,700 00	6,555 00
45 " Quinsigamond National Bank . . .	4,500 00	5,175 00
40 " Fitchburg National Bank . . .	4,000 00	5,600 00
15 " Blackstone National Bank . . .	1,500 00	1,650 00
20 " Oxford National Bank . . .	2,000 00	2,600 00
15 " Grafton National Bank . . .	1,500 00	1,650 00
15 " Southbridge National Bank . . .	1,500 00	1,950 00
30 " Westborough National Bank . . .	3,030 00	3,450 00
25 " Wachusett National Bank . . .	2,500 00	3,750 00
Union Pacific Railroad bonds . . .	5,000 00	5,250 00
Boston, Barre, and Gardner Railroad bonds . . .	12,500 00	12,500 00
Fitchburg and Worcester Railroad bonds . . .	1,500 00	1,500 00
Loaned on personal security . . .	—	57,435 00
		<hr/> \$161,285 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Bay State House (with two mortg.). . .	\$2,250 00	\$1,871 50
5 " Norwich and Worcester Railroad . . .	650 00	500 00
65 " Worcester Gas-Light Company . . .	8,450 00	6,500 00
12 " Worcester and Nashua Railroad . . .	600 00	150 00
Boston, Barre, and Gardner Railroad bonds . . .	2,000 00	530 00
Mortgage assigned . . .	4,000 00	2,500 00
	<hr/> \$17,950 00	<hr/> \$12,051 50

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$80,000 00	
Loans on mortgage of real estate (first liens) . . .	205,695 72	
Stocks, bonds, etc., as per schedule . . .	161,285 00	
Loans on collateral security, as per schedule . . .	12,051 50	
Cash in the office of the company and in bank, . . .	6,451 12	
Premiums in course of collection (net) . . .	202 76	
Interest due and accrued . . .	10,044 99	
Gross Assets . . .	<hr/>	\$475,731 09

## LIABILITIES.

Adjusted losses and claims unpaid . . . . .	\$5,500 00	
Unearned premiums on outstanding risks . . . . .	236,526 02	
Gross Liabilities . . . . .	<u>          </u>	\$242,026 02
Surplus ' . . . . .		\$233,705 07

## INCOME.

Cash premiums received during the year . . . . .	\$107,826 22
Received for interest from all sources . . . . .	18,697 74
for rents . . . . .	6,084 68
from all other sources . . . . .	1,467 40
Deposit notes received during the year . . . . .	\$215,652 44
Gross Cash Income . . . . .	<u>\$134,076 04</u>

## EXPENDITURES.

Paid for losses during the year . . . . .	\$30,627 37
for brokerage and commissions . . . . .	7,958 28
for salaries and fees of officers and employés . . . . .	9,440 75
for state and local taxes and insurance . . . . .	2,672 86
for profits or surplus on terminated policies . . . . .	67,583 79
for incidental expenses . . . . .	4,071 12
Gross Cash Expenditures . . . . .	<u>\$122,354 17</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$30,706,382 00
Risks written during 1879 . . . . .	7,204,506 00
Total . . . . .	<u>\$37,910,888 00</u>
Risks terminated during 1879 . . . . .	7,590,878 00
Net amount in force Dec. 31, 1879 . . . . .	\$30,320,010 00
Deposit notes received on outstanding risks . . . . .	946,104 00
Losses incurred during the year . . . . .	33,854 38
Percentage of profits or surplus returned during 1879, 60 per cent.	
Average rate to date, 60 per cent.	

## A G G R E G A T E.

ASSETS.	
Gross present Assets . . . . .	\$4,989,464 00
LIABILITIES.	
Gross present Liabilities . . . . .	\$2,341,028 00
INCOME.	
Cash received for premiums during the year . . . . .	\$1,707,981 00
for interest and dividends . . . . .	240,157 00
from assessments on deposit notes . . . . .	18,748 00
for rents . . . . .	14,256 00
from all other sources . . . . .	4,722 00
Gross Cash Income . . . . .	\$1,985,864 00
EXPENDITURES.	
Cash paid for losses . . . . .	\$426,144 00
for brokerage and commissions on premiums, . . . . .	93,737 00
for salaries and fees of officers and employ��s, . . . . .	143,710 00
for interest on borrowed money . . . . .	742 00
for state and local taxes . . . . .	24,747 00
for return of profits or surplus . . . . .	1,079,168 00
for rents . . . . .	15,862 00
for all other expenditures . . . . .	64,103 00
Gross Cash Expenditures . . . . .	\$1,848,213 00
GENERAL ITEMS.	
Whole amount of risks outstanding at end of year . . . . .	\$351,736,664 00
of deposit notes received thereon . . . . .	11,638,592 00
of risks written during the year . . . . .	162,172,658 00
of risks terminated during the year . . . . .	159,735,574 00
of losses incurred during the year . . . . .	374,195 00

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MASSACHUSETTS MUTUAL FIRE  
INSURANCE COMPANIES,  
WITH GUARANTEE CAPITAL.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DEC. 31, 1879.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

## HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

GUARANTEE CAPITAL, \$100,000.

AUGUSTUS STORY, *President.**Secretary,* THOMAS H. JOHNSON.*Office, No. 114 Washington Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$40,000 00	\$41,600 00
Massachusetts state bonds . . . . .	4,000 00	4,400 00
New Hampshire state bonds . . . . .	4,000 00	4,600 00
Adams county (Ill.) bonds . . . . .	5,000 00	5,000 00
Licking county (O.) bonds . . . . .	5,000 00	5,100 00
Marion county (Ind.) bonds . . . . .	5,000 00	5,250 00
Columbus (O.) city bonds . . . . .	6,000 00	6,100 00
Cincinnati (O.) city bonds . . . . .	5,000 00	5,650 00
Cleveland (O.) city bonds . . . . .	10,000 00	10,550 00
Chicago (Ill.) city bonds . . . . .	5,000 00	5,580 00
Chelsea (Mass.) city bonds . . . . .	17,000 00	18,870 00
Cambridge (Mass.) city bonds . . . . .	10,000 00	10,500 00
Dayton (O.) city bonds . . . . .	2,000 00	2,030 00
Hartford (Conn.) city bonds . . . . .	10,000 00	11,000 00
Jeffersonville (Ind.) city bonds . . . . .	7,000 00	7,175 00
Jacksonville (Ill.) city bonds . . . . .	5,000 00	5,125 00
Lawrence (Mass.) city bonds . . . . .	5,000 00	5,550 00
Lynn (Mass.) city bonds . . . . .	5,000 00	5,150 00
Lowell (Mass.) city bonds . . . . .	4,000 00	4,440 00
Milwaukee (Wis.) city bonds . . . . .	7,500 00	8,000 00
Minneapolis (Minn.) city bonds . . . . .	5,000 00	5,700 00
Portland (Me.) city bonds . . . . .	5,000 00	5,350 00
St. Louis (Mo.) city bonds . . . . .	10,000 00	10,400 00
Salem (Mass.) city bonds . . . . .	10,000 00	11,350 00
Delaware and Hudson Canal Co. bonds . . . . .	5,000 00	5,500 00
Chicago, Burlington, and Quincy R.R. bonds,	16,500 00	19,965 00
Chicago and Alton Railroad bonds . . . . .	5,000 00	5,300 00
Chicago and Eastern Illinois R.R. bonds . . . . .	5,000 00	4,700 00
Baltimore and Ohio Railroad bonds . . . . .	10,000 00	10,650 00

Central Pacific Railroad bonds . . . . .	\$10,000 00	\$10,500 00
Central Pacific R.R. 1st mortgage bonds . . . . .	7,000 00	7,770 00
Central New Jersey Railroad bonds . . . . .	6,000 00	6,300 00
Eastern Railroad bonds . . . . .	21,000 00	17,220 00
Lehigh Valley Railroad bonds . . . . .	5,000 00	5,475 00
Scioto Valley Railroad bonds . . . . .	6,000 00	6,000 00
Terre Haute and South-Eastern R.R. bonds . . . . .	5,000 00	5,000 00
Union Pacific Railroad bonds . . . . .	10,000 00	11,100 00
Vermont Cent. and Vt. and Can. R.R. bonds . . . . .	2,000 00	700 00
31 shares Old Colony Railroad . . . . .	3,100 00	3,379 00
50 " Portland, Ports'm'th, and Saco R.R. . . . .	5,000 00	5,100 00
100 " Pittsb'g, Ft. Wayne, and Chi. R.R. . . . .	10,000 00	11,100 00
31 " National Exchange Bank, Salem . . . . .	3,100 00	3,255 00
10 " First National Bank, Salem . . . . .	1,000 00	1,100 00
35 " Mercantile Nat'l Bank, Salem . . . . .	3,500 00	3,675 00
39 " Naumkeag Nat'l Bank, Salem . . . . .	3,900 00	5,616 00
140 " Salem National Bank, Salem . . . . .	14,000 00	14,420 00
50 " National Bank of Republic, Boston, . . . . .	5,000 00	6,100 00
15 " Blackstone National Bank, Boston . . . . .	1,500 00	1,612 50
15 " Freeman's National Bank, Boston . . . . .	1,500 00	1,702 50
30 " Globe National Bank, Boston . . . . .	3,000 00	3,105 00
100 " Merchants' National Bank, Boston, . . . . .	10,000 00	13,800 00
30 " National Revere Bank, Boston . . . . .	3,000 00	3,450 00
75 " Second National Bank, Boston . . . . .	7,500 00	10,875 00
	<hr/>	<hr/>
	\$380,100 00	\$408,940 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$40,000 00	
Loans on mortgage of real estate (first liens) . . . . .	19,000 00	
Stocks and bonds, as per schedule . . . . .	408,940 00	
Cash in the office of the company . . . . .	3,762 15	
Cash deposited in the Salem National Bank . . . . .	5,483 25	
Premiums in course of collection (net) . . . . .	1,079 71	
Interest due and accrued . . . . .	4,899 70	
Rents due . . . . .	137 50	
Gross Assets . . . . .	<hr/>	\$483,302 31

## LIABILITIES.

Claimed and reported losses not adjusted . . . . .	\$1,332 05	
Claims for losses disputed or resisted . . . . .	2,000 00	
Unearned premiums on outstanding risks . . . . .	136,846 75	
Return premiums on cancelled policies . . . . .	130 53	
Dividends of profits unpaid on terminated policies . . . . .	904 67	
Gross Liabilities, except Guarantee Capital, . . . . .	<hr/>	141,214 00
Surplus as regards policy-holders . . . . .		\$339,088 31
Guarantee Capital . . . . .		100,000 00
		<hr/>
Surplus over Guarantee Capital . . . . .		\$239,088 31

## INCOME.

Gross cash premiums received during the year,	\$78,243 61	
Deduct return premiums and re-insurance . . . . .	1,860 15	
Net cash premiums received . . . . .		\$76,383 46
Received for interest on mortgages . . . . .		1,693 26
for interest from all other sources . . . . .		21,283 99
for rents . . . . .		2,263 16
Deposit notes received during the year . . . . .	\$77,322 07	
Gross Cash Income . . . . .		\$101,623 87

## EXPENDITURES.

Paid for losses during the year . . . . .	\$25,710 96
for brokerage and commissions . . . . .	11,683 69
for salaries and fees of officers and employes . . . . .	7,339 50
for interest on guarantee capital . . . . .	8,500 00
for state and local taxes . . . . .	1,349 36
for profits or surplus on terminated policies . . . . .	24,932 10
for incidental expenses . . . . .	2,472 05
Gross Cash Expenditures . . . . .	\$81,987 66

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$19,899,057 00
Risks written during 1879 . . . . .	6,177,986 00
Total . . . . .	\$26,077,043 00
Risks terminated during 1879 . . . . .	6,537,606 00
Net amount in force Dec. 31, 1879 . . . . .	\$19,539,437 00
Deposit notes received on outstanding risks . . . . .	276,543 27
Losses incurred during the year . . . . .	30,037 44
Whole amount of net profits reserved for the security of the insured, as required by sect. 11, chap. 375, Acts of 1872, \$67,272.08.	
Rate of interest realized on investments of guarantee capital, 4.80 per cent.	

MASSACHUSETTS MUTUAL INSURANCE COMPANY,  
BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Jan. 1, 1873.]

GUARANTEE CAPITAL, \$200,000.

CHARLES B. CUMINGS, *President.*      *Secretary,* JOHN M. CORBETT.  
*Office, No. 28 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
150 shares Tremont National Bank . . . . .	\$15,000 00	\$17,700 00
50 " Hamilton National Bank . . . . .	8,000 00	9,280 00
100 " Merchants' National Bank . . . . .	10,000 00	13,800 00

70 shares National Union Bank . . .	\$7,000 00	\$9,940 00
160 " New England National Bank . .	16,000 00	22,480 00
100 " Columbian National Bank . . .	10,000 00	14,425 00
25 " Globe National Bank . . . . .	2,500 00	2,587 50
100 " National Webster Bank . . . . .	10,000 00	10,500 00
50 " Boston and Maine Railroad . . .	5,000 00	5,950 00
Eastern Railroad bonds . . . . .	16,000 00	13,120 00
Nashua and Rochester Railroad bonds . .	10,000 00	8,800 00
Michigan Central (Air Line) Railroad bonds .	6,000 00	6,780 00
Michigan Central Equipment Railroad bonds,	4,000 00	4,280 00
Boston and Lowell Railroad bonds . . .	10,000 00	10,100 00
Burlington and Missouri River R.R. bonds .	8,000 00	8,640 00
	<hr/>	<hr/>
	\$137,500 00	\$158,382 50

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$7,100 00	
Loans on mortgage of real estate (first liens) .	142,000 00	
Stocks, bonds, etc., as per schedule . . .	158,382 50	
Cash deposited in the New England Trust Co.	6,568 84	
Premiums in course of collection (net) . .	795 54	
Interest due and accrued . . . . .	3,791 96	
Gross Assets . . . . .	<hr/>	\$318,638 84

## LIABILITIES.

Unearned premiums on outstanding risks . .	\$83,502 03	
Dividends of profits unpaid on terminated policies . . . . .	703 02	
Gross Liabilities, except Guarantee Capital, —————		84,205 05
Surplus as regards policy-holders . . . . .		\$234,433 79
Guarantee Capital . . . . .		200,000 00
		<hr/>
Surplus over Guarantee Capital . . . . .		\$34,433 79

## INCOME.

Gross cash premiums received during the year,	\$20,873 40	
Deduct return premiums and re-insurance . .	1,168 40	
Net cash premiums received . . . . .	<hr/>	\$19,705 00
Received for interest on mortgages . . . . .		9,853 39
for interest from all other sources . . . . .		6,962 20
for rents . . . . .		832 62
		<hr/>
Gross Cash Income . . . . .		\$37,353 21

## EXPENDITURES.

Paid for losses during the year . . . . .	\$1,427 14
for brokerage and commissions . . . . .	1,632 16
for salaries and fees of officers and employes . .	8,919 50

Paid for interest on borrowed money . . . . .	\$346 17
for state and local taxes . . . . .	2,374 59
for profits or surplus on terminated policies . . . . .	4,549 68
for rents . . . . .	2,250 00
for incidental expenses . . . . .	1,581 10
Cash dividends paid . . . . .	14,000 00
Gross Cash Expenditures . . . . .	<u>\$37,080 34</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878 . . . . .	\$14,498,565 00
Risks written during 1879 . . . . .	2,203,617 00
Total . . . . .	<u>\$16,702,182 00</u>
Risks terminated during 1879 . . . . .	1,900,410 00
Net amount in force Dec. 31, 1879 . . . . .	\$14,801,772 00
Losses incurred during the year . . . . .	1,370 82
Percentage of profits or surplus returned during 1879, 20 per cent.	
Average rate to date, 20 per cent.	
Whole amount of net profits reserved for the security of the insured, as required by sect. 11, chap. 375, Acts of 1872, \$9,702.09.	
Rate of interest actually realized upon the investments of the guarantee capital, $5\frac{1}{2}$ per cent.	

## MECHANICS' MUTUAL INSURANCE COMPANY, BOSTON.

## (MUTUAL DEPARTMENT.)

[Incorporated May 4, 1875. Commenced business May 5, 1875.]

GUARANTEE CAPITAL, \$200,000.

ALFRED BICKNELL, *President.**Secretary,* JOHN H. ROBINSON.*Office, No. 33 Milk Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Metropolitan Railroad bonds . . . . .	\$10,000 00	\$10,900 00
Eastern Railroad bonds . . . . .	10,500 00	8,800 00
Burlington and Missouri River R.R. bonds . . . . .	7,200 00	7,776 00
Boston and Albany Railroad stock . . . . .	10,000 00	14,000 00
Boston and Maine Railroad stock . . . . .	10,000 00	11,900 00
Chicago, Burlington, and Quincy R.R. stock . . . . .	10,000 00	14,100 00
New England Mortgage Security Co. bonds . . . . .	3,000 00	3,240 00
District of Columbia bonds . . . . .	5,000 00	4,300 00
Central National Bank, Boston, stock . . . . .	2,500 00	2,500 00
Hide and Leather National Bank stock . . . . .	4,200 00	4,704 00
Everett National Bank stock . . . . .	4,300 00	4,730 00
North America National Bank stock . . . . .	6,800 00	7,344 00
Webster National Bank stock . . . . .	6,000 00	6,360 00

Eagle National Bank stock . . . .	\$4,600 00	\$5,152 00
Blackstone National Bank stock . . . .	1,900 00	2,033 00
Traders' National Bank stock . . . .	700 00	721 00
State National Bank stock . . . .	2,200 00	2,596 00
Revere National Bank stock . . . .	500 00	575 00
Howard National Bank stock . . . .	3,600 00	4,104 00
Manufacturers' National Bank stock . . . .	3,500 00	3,500 00
	<hr/>	<hr/>
	\$106,500 00	\$119,335 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$31,493 33	
Loans on mortgage of real estate (first liens) .	57,300 00	
Stocks and bonds, as per schedule . . .	119,335 00	
Cash deposited in Nat'l Bank North America,	2,300 97	
Cash deposited in Mass. Life and Trust Co. .	21,797 13	
Premiums in course of collection (net) . .	318 55	
Interest due and accrued . . . . .	2,130 88	
Rents due . . . . .	400 00	
Gross Assets . . . . .	<hr/>	\$235,075 86

## LIABILITIES.

Losses and claims adjusted, but not due . .	\$1,741 34	
Claimed and reported losses not adjusted .	1,600 00	
Unearned premiums on outstanding risks .	33,847 21	
Return premiums on cancelled policies . .	68 11	
Gross Liabilities, except Guarantee Capital, .	<hr/>	37,256 66
Surplus as regards policy-holders . . . . .		\$197,819 20
Guarantee Capital . . . . .		200,000 00
		<hr/>
Impairment of Guarantee Capital . . . . .		\$2,180 80

## INCOME.

Gross cash premiums received during the year,	\$4,313 49	
Deduct return premiums and re-insurance .	696 92	
Net cash premiums received . . . . .	<hr/>	\$3,616 57
Received for interest from all sources . . . . .		1,862 00
Received from commissions . . . . .		67 19
		<hr/>
Gross Cash Income . . . . .		\$5,545 76

## EXPENDITURES.

Paid for losses during the year . . . . .	\$17,851 28
for brokerage and commissions . . . . .	290 15
for salaries, taxes, rent, etc. . . . .	1,188 72
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Gross Cash Expenditures . . . . .	\$19,330 15

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1878	.	.	.	\$6,318,739 00
Risks written during 1879	.	.	.	327,765 00
Total	.	.	.	<u>\$6,646,504 00</u>
Risks terminated during 1879.	.	.	.	\$1,132,836 00
Risks re-insured during 1879	.	.	.	6,500 00
Total deductions	.	.	.	<u>1,139,336 00</u>

Net amount in force Dec. 31, 1879 . . . . \$5,507,168 00

Deposit notes received on outstanding risks . . . . 67,694 42

Losses incurred during the year . . . . 15,837 68

Rate of interest actually realized upon the investments of the guarantee capital,  $5\frac{1}{4}$  per cent.

Dividends in arrears or percentage of dividends to which the holders of the guarantee capital would be entitled in case the profits were sufficient therefor, 31 per cent.

## A G G R E G A T E.

Guarantee Capital . . . . .	\$500,000 00
<b>ASSETS.</b>	
Gross present Assets . . . . .	\$1,037,017 00
<b>LIABILITIES.</b>	
Gross present Liabilities . . . . .	\$265,676 00
<b>INCOME.</b>	
Cash received for premiums during the year . . . . .	\$99,705 00
for interest and dividends . . . . .	41,654 00
from all other sources . . . . .	3,163 00
Gross Cash Income . . . . .	\$144,522 00
<b>EXPENDITURES.</b>	
Cash paid for losses . . . . .	\$44,989 00
for brokerage and commission on premiums . . . . .	13,606 00
for salaries and fees of officers and employes . . . . .	16,260 00
for dividends . . . . .	22,500 00
for state and local taxes . . . . .	3,724 00
for return of profits or surplus . . . . .	29,482 00
for all other expenditures . . . . .	7,838 00
Gross Cash Expenditures . . . . .	\$138,399 00
<b>GENERAL ITEMS.</b>	
Risks written during the year . . . . .	\$8,709,368 00
terminated during the year . . . . .	9,577,352 00
outstanding at end of year . . . . .	39,848,377 00
Losses incurred during the year . . . . .	47,246 00
Net profits reserved . . . . .	76,974 00



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MASSACHUSETTS

MUTUAL MARINE AND FIRE-MARINE

INSURANCE COMPANIES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DEC. 31, 1879.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

## ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated April 13, 1854. Commenced business March, 1855.]

Whole amount of Guarantee Fund . . . . .	\$100,000 00
Paid up in subscription notes . . . . .	100,000 00
Outstanding scrip not ordered to be redeemed . . . . .	89,104 00

JOSHUA PAINE, *President.**Secretary,* LEWIS NICKERSON.*Office, No. 83 Commercial Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881 . . . . .	\$6,000 00	6,255 00
Chicago city bonds, 7s . . . . .	10,000 00	11,300 00
Cincinnati city bonds, 7 $\frac{3}{10}$ s . . . . .	5,000 00	5,750 00
Long Island city bonds, 7s . . . . .	2,000 00	1,900 00
Dayton city bonds, 7s . . . . .	2,000 00	2,120 00
Rockland city bonds, 6s . . . . .	3,000 00	2,940 00
Thomaston town bonds, 6s . . . . .	2,000 00	1,960 00
Hyde Park town bonds, 7s . . . . .	2,000 00	2,100 00
45 shares Republic National Bank, Boston . . . . .	4,500 00	5,490 00
78 " Freeman's National Bank, Boston . . . . .	7,800 00	8,853 00
15 " Revere National Bank . . . . .	1,500 00	1,728 75
16 " Hide and Leather Nat'l B'k, Boston, . . . . .	1,600 00	1,780 00
15 " Traders' National Bank, Boston . . . . .	1,500 00	1,545 00
15 " State National Bank, Boston . . . . .	1,500 00	1,750 25
30 " First National Bank, Provincetown . . . . .	3,000 00	4,200 00
80 " Chicago and North-Western R.R. . . . .	8,000 00	8,480 00
16 " Boston and Albany Railroad . . . . .	1,600 00	2,208 00
35 " Burl., Cedar Rapids, and No. R.R. . . . .	3,500 00	2,030 00
5 " Chicago, St. P., and Minneap. R.R. . . . .	500 00	240 00
Mich. Air-Line R.R. 1st mortgage bonds . . . . .	7,000 00	7,630 00
Conn. Western R.R. 1st mortgage bonds . . . . .	5,000 00	1,450 00
Chicago, St. P., and Minneap. 1st mort. bonds, . . . . .	3,000 00	3,030 00
Chi., St. P., and Minneap. land-grant bonds . . . . .	3,000 00	2,750 00
Burl., Cedar Rapids, and No. R.R. 1st mort. . . . .	4,000 00	3,600 00
Portland Water Company's bonds . . . . .	2,000 00	2,080 00
New England Mort. Security Co.'s bonds . . . . .	2,000 00	2,140 00
Personal loans . . . . .	2,896 35	2,807 68
Insurance scrip (own) . . . . .	\$240 00	
Office furniture . . . . .	391 15	

\$95,896 35	\$98,117 68
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## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . .	\$98,117 68	
Cash in the office of the company . . .	1,218 99	
Cash deposited in First National Bank . . .	5,604 97	
Interest due and accrued . . .	1,452 50	
Premiums in course of collection (net) . . .	19,270 87	
Notes taken for marine and inland risks . . .	24,452 94	
Unpaid stock or subscription notes on time not exceeding 12 months, not yet due . . .	100,000 00	
Gross Assets . . . . .	<u>          </u>	\$250,117 95

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$3,636 40	
claimed and reported . . . . .	8,800 00	
disputed or resisted . . . . .	5,000 00	
Unearned premiums on outstanding risks . . .	24,033 94	
Interest due or accrued on scrip . . . . .	85 51	
Due and accrued for rents, salaries, etc. . .	495 00	
State and local taxes . . . . .	71 56	
Gross Liabilities, except Capital and Scrip, . . .	<u>          </u>	42,122 41
Surplus as regards policy-holders . . . . .		\$207,995 54
Guarantee Fund . . . . .	\$100,000 00	
Scrip outstanding, not ordered to be redeemed, . . .	89,104 00	
	<u>          </u>	189,104 00
Surplus over Guarantee Fund and Scrip . . . . .		\$18,891 54

## INCOME.

Cash received for marine and inland prems. . .	\$48,816 76	
Deduct re-insurance and return premiums . . .	5,363 34	
Net cash rec'd for marine and inland prems. . .	<u>          </u>	\$43,453 42
Unpaid premium notes rec'd during the year . .	\$37,676 66	
Interest and dividends received from all sources . . .		5,437 05
Gross Cash Income . . . . .		<u>          </u>
		\$48,890 47

## EXPENDITURES.

Cash paid for marine and inland losses . . . . .	\$43,174 40	
for commissions and brokerage . . . . .	1,541 23	
for salaries of officers and employés . . . . .	1,312 50	
for state and local taxes . . . . .	383 68	
for rent . . . . .	85 00	
for incidental expenses . . . . .	451 05	
Gross Cash Expenditures . . . . .	<u>          </u>	\$46,947 86

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1878 . . .	\$427,289 00	\$34,608 36
Marine risks written during 1879 . . .	697,065 00	37,676 66
Total . . . . .	\$1,124,354 00	\$72,285 02
Deduct risks expired and terminated . . .	800,716 00	47,832 08
In force at end of year . . . . .	\$323,638 00	\$24,452 94
Deduct amount re-insured . . . . .	6,800 00	419 00
Net amount in force . . . . .	\$316,838 00	\$24,033 94

## MISCELLANEOUS.

Marine and inland losses incurred during the year . . .	\$38,171 80
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## BOYLSTON MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 8, 1873.]

Whole amount of Guarantee Fund . . . . .	\$557,200 00
Paid up in cash . . . . .	557,200 00
Outstanding scrip not ordered to be redeemed . . . . .	79,700 00

J. W. BALCH, *President*.*Secretary*, WASHINGTON GLOVER.*Office, No 45 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
250 shares Merchants' National Bank . . .	\$25,000 00	\$34,500 00
200 " State National Bank . . .	20,000 00	23,350 00
100 " Merchandise National Bank . . .	10,000 00	9,850 00
283 " National Bank of the Republic . . .	28,300 00	34,526 00
300 " Washington National Bank . . .	30,000 00	38,550 00
300 " Columbian National Bank . . .	30,000 00	43,200 00
200 " Tremont National Bank . . .	20,000 00	23,600 00
17 " New England National Bank . . .	1,700 00	2,380 00
328 " Phila., Wil., and Balt. Railroad . . .	16,400 00	21,976 00
225 " Fitchburg Railroad . . .	22,500 00	27,675 00
300 " Boston and Providence Railroad . . .	30,000 00	38,025 00
50 " Boston and Albany Railroad . . .	5,000 00	6,900 00
United States bonds . . . . .	50,000 00	53,250 00
New England Mortgage Security Co. bonds . . .	10,000 00	10,500 00
Boston and Providence Railroad bonds . . .	100,000 00	121,000 00
Framingham and Lowell Railroad bonds . . .	25,000 00	22,500 00
	\$423,900 00	\$511,782 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares First Nat'l Bank, Concord, N.H. .	\$15,000 00	\$10,000 00
Chicago, Quincy, and Burlington R.R. bonds,	5,900 00	5,000 00
Cambridge city bonds . . . . .	550 00	400 00
	<u>\$21,450 00</u>	<u>\$15,400 00</u>

#### SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$20,000 00	
Loans on mortgage of real estate (first liens*),	224,661 23	
Interest due or accrued thereon . . . .	8,254 59.	
Stocks, bonds, etc , as per schedule . .	511,782 00	
Loans on collateral security, as per schedule .	15,400 00	
Cash in the office of the company . . . .	23,589 87	
Cash deposited in various banks . . . .	57,259 27	
Interest due and accrued . . . . .	956 00	
Premiums in course of collection (gross). .	8,542 93	
Notes taken from marine and inland risks .	58,213 30	
Premiums more than 3 months due, \$1,531 85		
Gross Assets . . . . .	—————	\$928,659 19

#### LIABILITIES.

Losses claimed and reported . . . . .	\$29,124 00	
Losses disputed or resisted . . . . .	13,500 00	
Unearned premiums on outstanding risks .	147,156 45	
Unused balances of premium notes . . .	651 72	
Interest due or accrued on scrip . . . .	232 20	
Due and accrued for rent, salaries, etc. .	425 00	
Commissions and brokerage . . . . .	800 00	
Return premiums . . . . .	77 50	
Gross Liabilities, except Guarantee Fund and Scrip . . . . .	—————	191,966 87
Surplus as regards policy-holders . . . .		\$736,692 32
Guarantee Fund . . . . .	\$557,200 00	
Scrip outstanding, not ordered to be redeemed,	79,700 00	
	—————	636,900 00
Surplus over Guarantee Fund and Scrip . . . .		\$99,792 32

#### INCOME.

Cash received for fire premiums . . . .	\$98,766 26	
Deduct re-insurance and return premiums .	12,210 70	
Net cash received for fire premiums . . . .	—————	\$86,555 56

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\* Value of lands mortgaged . . . . . \$191,200 00  
 Value of buildings thereon . . . . . 170,600 00  
 Amount of insurance held as collateral . . . . 156,000 00

Cash received for marine and inland prems. .	\$132,009	50	
Deduct re-insurance and return premiums .	18,988	37	
Net cash rec'd for marine and inland prems. .	—————		\$113,021 13
Unpaid premium notes rec'd during the year .	\$52,689	13	
Interest and dividends received from all sources . . .			40,518 81
Income from rents . . . . .			900 00
Miscellaneous . . . . .			216 47
Gross Cash Income . . . . .			<u>\$241,211 97</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$73,813	33	
Deduct salvage and re-insurance . . . . .	5,325	97	
Net cash paid for fire losses . . . . .	—————		\$68,487 36
Cash paid for marine and inland losses . . . . .	\$87,416	31	
Deduct salvage and re-insurance . . . . .	24,937	13	
Net cash paid for marine and inland losses . . . . .	—————		62,479 18
Cash dividends paid . . . . .			44,502 00
Interest paid scripholders . . . . .			4,675 80
Cash paid for commissions and brokerage . . . . .			15,780 28
for salaries of officers and employés . . . . .			22,700 00
for state and local taxes . . . . .			6,670 86
for rents . . . . .			4,000 00
for incidentals . . . . .			10,273 96
Gross Cash Expenditures . . . . .			<u>\$239,569 44</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$15,654,053 00	\$174,230 64
Fire risks written during 1879 . . . . .	13,305,415 00	101,027 18
Total . . . . .	<u>\$28,959,468 00</u>	<u>\$275,257 82</u>
Deduct risks expired and terminated . . . . .	12,703,947 00	102,911 12
In force at end of year . . . . .	<u>\$16,255,521 00</u>	<u>\$172,346 70</u>
Deduct amount re-insured . . . . .	347,700 00	3,519 16
Net amount in force . . . . .	<u>\$15,907,821 00</u>	<u>\$168,827 54</u>
Marine risks outstanding Dec. 31, 1878 . . . . .	\$7,059,051 00	\$68,520 00
Marine risks written during 1879 . . . . .	14,893,243 00	131,320 29
Total . . . . .	<u>\$21,952,294 00</u>	<u>\$199,840 29</u>
Deduct risks expired and terminated . . . . .	10,193,043 00	136,468 01
In force at end of year . . . . .	<u>\$11,759,251 00</u>	<u>\$63,372 28</u>
Deduct amount re-insured . . . . .	157,869 00	2,477 39
Net amount in force . . . . .	<u>\$11,601,382 00</u>	<u>\$60,894 89</u>

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$2,406,417 95
Losses paid from organization of company . . .	1,311,979 53
Cash dividends declared from organization of company . .	486,274 00
Dividends declared during the year (8 per cent) . . .	44,502 00
Fire losses incurred during the year . . . . .	66,261 36
Marine and inland losses incurred during the year . . .	63,329 18
Company's stock owned by directors . . . . .	27,500 00

## CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business Oct. 1, 1853.]

WILLIAM PERKINS, *President.**Secretary,* GEORGE L. DEBLOIS.*Office, No. 52 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$50,000 00	\$52,300 00
Brookline water bonds, 7s . . . . .	10,000 00	12,500 00
Beverly town loan . . . . .	20,000 00	21,000 00
100 shares Atlas National Bank . . . . .	10,000 00	11,800 00
100 " Old Boston National Bank . . . . .	5,000 00	6,500 00
100 " Continental National Bank . . . . .	10,000 00	10,500 00
300 " Columbian National Bank . . . . .	30,000 00	43,200 00
150 " Commerce National Bank . . . . .	15,000 00	17,700 00
300 " Hide and Leather National Bank . . . . .	30,000 00	33,300 00
16 " Massachusetts National Bank . . . . .	4,000 00	4,600 00
120 " North National Bank . . . . .	12,000 00	15,120 00
100 " New England National Bank . . . . .	10,000 00	14,000 00
300 " Republic National Bank . . . . .	30,000 00	36,600 00
200 " Second National Bank . . . . .	20,000 00	29,000 00
30 " State National Bank . . . . .	3,000 00	3,480 00
350 " Tremont National Bank . . . . .	35,000 00	41,300 00
300 " Webster National Bank . . . . .	30,000 00	31,500 00
300 " Washington National Bank . . . . .	30,000 00	38,700 00
200 " Boston and Albany Railroad . . . . .	20,000 00	27,600 00
120 " Boston and Providence Railroad . . . . .	12,000 00	15,120 00
40 " Boston and Lowell Railroad . . . . .	20,000 00	17,400 00
Eastern Railroad mortgage bonds . . . . .	20,000 00	32,800 00
Houston and Texas Central Railroad bond . . . . .	1,000 00	1,000 00
Boston Gas Company's bonds, 6s . . . . .	50,000 00	51,000 00
Insurance scrip of other companies . . . . .	1,764 00	1,500 00
95 shares Relief Steamboat Co. . \$1,000 00		

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\$478,764 00    \$569,520 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Corporation notes indorsed . . . .	\$115,000 00	\$115,000 00
Boston and Lowell Railroad notes . . . .	25,000 00	25,000 00
Tremont National Bank note . . . .	60,000 00	60,000 00
Rutland Railroad bonds <sup>s</sup> . . . .	11,000 00	6,000 00
Individual notes indorsed . . . .	22,300 67	17,411 67
Union Pacific Railroad sinking-fund bonds . . . .	11,000 00	10,000 00
	<hr/>	<hr/>
	\$244,300 67	\$233,411 67

#### SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . . .	\$569,520 00
Loans on collateral security, as per schedule . . . .	233,411 67
Cash deposited in Columbian National Bank . . . .	30,676 78
Interest due and accrued . . . .	1,245 00
Notes taken for marine and inland risks . . . .	286,986 70
Gross Assets . . . . .	<hr/>
	\$1,121,840 15

#### LIABILITIES.

Losses claimed and reported . . . .	\$70,000 00
Unearned premiums on outstanding risks . . . .	174,558 52
Interest due or accrued on scrip . . . .	142 80
Due and accrued for rent, etc. . . .	625 00
Commissions and brokerage . . . .	500 00
Gross Liabilities, except Scrip . . . .	<hr/>
	245,826 32
Surplus as regards policy-holders . . . . .	\$876,013 83
Scrip outstanding, not ordered to be redeemed . . . .	702,500 00
	<hr/>
Surplus over Scrip . . . . .	\$173,513 83

#### INCOME.

Cash received for marine and inland prems. . . .	\$312,375 66
Deduct re-insurance and return premiums . . . .	22,083 41
Net cash rec'd for marine and inland prems. . . .	<hr/>
	\$290,292 25
Unpaid premium notes rec'd during the year . . . .	\$302,486 70
Interest and dividends received from all sources . . . .	37,230 15
Income from re-insurance scrip . . . .	2,190 00
	<hr/>
Gross Cash Income . . . . .	\$329,712 40

#### EXPENDITURES.

Cash paid for marine and inland losses . . . .	\$237,212 17
Deduct salvage and re-insurance . . . .	37,124 84
Net cash paid for marine and inland losses . . . .	<hr/>
	\$200,087 33
Cash paid for redemption of scrip . . . .	211,240 00
Interest paid scripholders . . . .	47,365 20
Cash paid for commissions and brokerage . . . .	7,039 87

Cash paid for salaries of officers and employes . . .	\$19,620 00
for state and local taxes . . . . .	3,656 59
for rent and incidentals . . . . .	12,083 32
Gross Cash Expenditures . . . . .	\$501,092 31

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1878 .	\$8,494,412 00	\$198,292 28
Marine risks written during 1879 . .	17,395,969 00	368,324 38
Total . . . . .	\$25,890,381 00	\$566,616 66
Deduct risks expired and terminated .	17,707,289 00	389,178 64
In force at end of year . . . . .	\$8,183,092 00	\$177,438 02
Deduct amount re-insured . . . . .	148,360 00	2,879 50
Net amount in force . . . . .	\$8,034,732 00	\$174,558 52

## " MISCELLANEOUS.

Marine and inland losses incurred during the year . .	\$240,087 33
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## INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

Whole amount of Guarantee Fund . . . . .	\$115,000 00
Paid up in subscription notes . . . . .	115,000 00
Outstanding scrip not ordered to be redeemed . . . . .	143,887 00

JOHN H. DANE, *President.**Secretary,* WILLIAM L. CAVERLY.*Office, No. 49 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Framingham and Lowell Railroad bonds .	\$10,000 00	\$8,750 00
Old Colony Railroad bonds . . . . .	10,000 00	11,700 00
Boston and Albany Railroad bonds . . .	2,000 00	2,440 00
Boston and Maine Railroad bonds . . .	5,000 00	6,000 00
Fitchburg Railroad bonds . . . . .	23,000 00	26,430 00
Boston and Lowell Railroad bonds . . .	5,000 00	5,300 00
New York and New England Railroad bonds .	5,000 00	5,500 00
Nashua and Rochester Railroad bonds . .	18,000 00	15,660 00
New England Mortgage Security Co.'s bonds .	6,000 00	6,360 00
Highland Street Railway bonds . . . .	2,000 00	2,160 00
Metropolitan Railroad bonds . . . . .	7,000 00	7,435 00
Cleveland city bonds . . . . .	2,000 00	2,160 00
100 shares Boston and Maine Railroad . .	10,000 00	11,900 00
150 " Old Colony Railroad . . . . .	15,000 00	16,050 00

75 shares Boston and Providence Railroad . . .	\$7,500 00	\$9,525 00
60 " National Webster Bank . . .	6,000 00	6,300 00
15 " Hamilton National Bank . . .	1,500 00	1,740 00
United States bonds . . . . .	5,000 00	5,150 00
China Mutual Insurance Co. scrip . . . . .	4,120 00	3,914 00
Delaware Mutual Safety Insurance Co. scrip . . . . .	95 00	86 00
	<hr/>	<hr/>
	\$144,215 00	\$154,560 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . .	\$154,560 00	
Cash in the office of the company . . .	9,762 81	
Cash deposited in the Market National Bank . . .	10,658 57	
Interest due and accrued . . . . .	1,681 66	
Notes taken for marine risks . . . . .	84,217 10	
Subscription notes on time not exceeding 12 months, not yet due . . . . .	115,000 00	
Gross Assets . . . . .	<hr/>	\$375,880 14

## LIABILITIES.

Losses claimed and reported . . . . .	\$30,000 00	
Unearned premiums on outstanding risks . . .	73,525 88	
Interest due or accrued on scrip . . . . .	82 38	
Due and accrued for rent, salaries, etc. . . . .	625 00	
Gross Liabilities, except Guarantee Fund and Scrip . . . . .	<hr/>	104,233 26
Surplus as regards policy-holders . . . . .		\$271,646 88
Guarantee Fund . . . . .	\$115,000 00	
Scrip outstanding, not ordered to be redeemed, . . . . .	143,887 00	
	<hr/>	258,887 00
Surplus over Guarantee Fund and Scrip . . . . .		\$12,759 88

## INCOME.

Cash received for marine and inland prems. . .	\$101,182 77	
Deduct re-insurance and return premiums . . .	3,091 13	
Net cash rec'd for marine and inland prems. . .	<hr/>	\$98,091 64
Unpaid premium notes rec'd during the year . .	\$67,467 45	
Interest and dividends received from all sources . . . . .		7,629 71
	<hr/>	
Gross Cash Income . . . . .		\$105,721 35

## EXPENDITURES.

Cash paid for marine and inland losses . . .	\$67,464 00	
Deduct salvage and re-insurance . . . . .	448 50	
Net cash paid for marine and inland losses . . .	<hr/>	\$67,015 50

Interest paid scripholders . . . . .	\$7,475 94
Cash paid for commissions and brokerage . . . . .	3,062 72
for salaries of officers and employés . . . . .	10,500 00
for state and local taxes . . . . .	901 46
for rent and incidentals . . . . .	5,336 41
Gross Cash Expenditures . . . . .	\$94,295 03

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1878 . . . . .	\$1,907,414 00	\$81,380 57
Marine risks written during 1879 . . . . .	2,659,489 00	90,187 33
Total . . . . .	\$4,566,903 00	\$171,567 90
Deduct risks expired and terminated . . . . .	2,791,405 00	101,042 02
In force at end of year . . . . .	\$1,775,498 00	\$73,525 88

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,515,814 43
Losses paid from organization of company . . . . .	1,117,348 48
Marine and inland losses incurred during the year . . . . .	72,448 50

## NEW ENGLAND MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 23, 1872. Commenced business June 1, 1872.]

Whole amount of Preferred Permanent Fund . . . . .	\$350,000 00
Paid up in cash . . . . .	208,000 00
Paid up in subscription notes . . . . .	142,000 00

GEORGE C. LORD, *President*.*Secretary*, ALFRED PRESSON.*Office, No. 62 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
46 shares Traders' National Bank, Boston . . . . .	\$4,600 00	\$4,738 00
49 " Hide and Leather National Bank . . . . .	4,900 00	5,488 00
105 " Republic National Bank . . . . .	10,500 00	12,810 00
25 " Revere National Bank . . . . .	2,500 00	2,875 00
10 " Atlantic National Bank . . . . .	1,000 00	1,400 00
113 " Shawmut National Bank . . . . .	11,300 00	12,430 00
30 " Eliot National Bank . . . . .	3,000 00	3,240 00
124 " Tremont National Bank . . . . .	12,400 00	14,756 00
70 " Continental National Bank . . . . .	7,000 00	7,350 00
250 " Boston and Maine Railroad . . . . .	25,000 00	29,750 00
130 " Ogdensb'g and L. Ch. R.R. pref. . . . .	13,000 00	8,710 00
100 " Phila., Wil., and Baltimore R.R . . . . .	5,000 00	6,700 00

Boylston Mutual Insurance Company scrip . . . . .	\$30 00	\$24 00
Boston and Maine Railroad bonds . . . . .	25,000 00	29,750 00
114 shares Relief Steamboat Co. . . . .	\$114 00	
	<hr/>	<hr/>
	\$125,230 00	\$140,021 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
New Mexico and South Pacific R.R. bonds . . . . .	\$5,200 00	\$4,500 00
Pueblo and Arkansas Valley R.R. bonds . . . . .	12,840 00	8,000 00
	<hr/>	<hr/>
	\$18,040 00	\$12,500 00

#### SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens *),	\$31,500 00	
Interest due or accrued thereon . . . . .	1,371 52	
Stocks, bonds, etc., as per schedule . . . . .	140,021 00	
Loans on collateral security, as per schedule . . . . .	12,500 00	
Cash in the office of the company . . . . .	169 87	
Cash deposited in Second National Bank . . . . .	16,805 44	
Interest due and accrued . . . . .	1,238 94	
Premiums in course of collection (gross) . . . . .	8,617 09	
Notes taken for marine and inland risks . . . . .	89,367 34	
Ledger accounts . . . . .	99 40	
Subscription notes on time not exceeding 12 months, not yet due . . . . .	142,000 00	
Gross Assets . . . . .	<hr/>	\$143,690 60

#### LIABILITIES.

Losses adjusted, unpaid . . . . .	\$33,215 00	
Losses disputed or resisted . . . . .	6,900 00	
	<hr/>	
Total amount of losses . . . . .	\$40,115 00	
Less re-insurance . . . . .	5,000 00	
	<hr/>	
Net amount of unpaid losses . . . . .	\$35,115 00	
Unearned premiums on outstanding risks . . . . .	75,611 79	
Due and accrued for rent . . . . .	1,125 00	
Gross Liabilities, except Preferred Permanent Fund . . . . .	<hr/>	111,851 79
		<hr/>
Surplus as regards policy-holders . . . . .		\$331,838 81
Preferred Permanent Fund . . . . .		350,000 00
		<hr/>
Impairment of Preferred Permanent Fund . . . . .		\$18,161 19

\* Value of lands mortgaged . . . . . \$49,250 00  
 Value of buildings thereon . . . . . 45,750 00  
 Amount of insurance held as collateral . . . . . 33,500 00

## INCOME.

Cash received for fire premiums . . . . .	\$10,251 75	
Deduct re-insurance and return premiums . . . . .	830 85	
Net cash received for fire premiums . . . . .	<u>          </u>	\$9,420 90
Cash received for marine and inland premis. . . . .	\$108,693 53	
Deduct re-insurance and return premiums . . . . .	12,806 29	
Net cash rec'd for marine and inland premis. . . . .	<u>          </u>	95,887 24
Unpaid premium notes rec'd during the year . . . . .	\$92,704 13	
Interest received on bonds and mortgages . . . . .		4,390 00
Interest and dividends received from all other sources . . . . .		5,634 44
		<u>          </u>
Gross Cash Income . . . . .		\$115,332 58

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$10,023 38	
Deduct salvage and re-insurance . . . . .	4 00	
Net cash paid for fire losses . . . . .	<u>          </u>	\$10,019 38
Cash paid for marine and inland losses . . . . .	\$106,965 94	
Deduct salvage and re-insurance . . . . .	3,796 13	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	103,169 81
Cash paid for commissions and brokerage . . . . .		4,241 83
for salaries of officers and employes . . . . .		10,125 00
for state and local taxes . . . . .		1,152 22
for rent and incidentals . . . . .		9,313 31
		<u>          </u>
Gross Cash Expenditures . . . . .		\$138,021 55

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$1,321,306 00	\$14,381 09
Fire risks written during 1879 . . . . .	1,540,753 00	9,495 70
Total . . . . .	<u>\$2,862,059 00</u>	<u>\$23,876 79</u>
Deduct risks expired and terminated . . . . .	1,451,479 00	9,548 96
In force at end of year . . . . .	<u>\$1,410,580 00</u>	<u>\$14,327 83</u>
Deduct amount re-insured . . . . .	31,250 00	170 30
Net amount in force . . . . .	<u>\$1,379,330 00</u>	<u>\$14,157 53</u>
Marine risks outstanding Dec. 31, 1878 . . . . .	\$2,133,092 00	\$83,788 09
Marine risks written during 1879 . . . . .	2,949,658 00	97,157 18
Total . . . . .	<u>\$5,082,750 00</u>	<u>\$180,945 27</u>
Deduct risks expired and terminated . . . . .	3,376,822 00	112,161 78
In force at end of year . . . . .	<u>\$1,705,928 00</u>	<u>\$68,783 49</u>
Deduct amount re-insured . . . . .	6,500 00	428 75
Net amount in force . . . . .	<u>\$1,699,428 00</u>	<u>\$68,354 74</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,839,746 17
Losses paid from organization of company . . . . .	1,630,797 20
Cash dividends declared from organization of company . . . . .	144,110 00
Fire losses incurred during the year . . . . .	16,839 39
Marine and inland losses incurred during the year . . . . .	120,505 94
Company's stock owned by directors . . . . .	77,800 00

## A G G R E G A T E.

Whole amount of Guarantee Fund . . . . .	\$1,122,200 00
in cash . . . . .	765,200 00
in subscription notes . . . . .	357,000 00
of outstanding scrip not cancelled . . . . .	1,015,191 00
ASSETS.	
Gross present Assets . . . . .	\$3,120,188 00
LIABILITIES.	
Gross present Liabilities . . . . .	\$696,000 00
INCOME.	
Cash received during the year for fire premiums . . . . .	\$95,977 00
during the year for marine premiums . . . . .	640,745 00
for interest and dividends . . . . .	100,840 00
from all other sources . . . . .	3,306 00
Gross Cash Income . . . . .	\$840,868 00
EXPENDITURES.	
Cash paid during the year for fire losses . . . . .	\$78,506 00
during the year for marine losses . . . . .	475,926 00
for brokerage and commissions on premiums, . . . . .	31,666 00
for salaries of officers and employés . . . . .	64,258 00
for interest and dividends to subscribers and . . . . .	44,502 00
members . . . . .	12,768 00
for state and local taxes . . . . .	211,240 00
for redemption of scrip . . . . .	59,517 00
for interest p'd to scrip-holders during the year, . . . . .	41,542 00
for incidental expenses . . . . .	
Gross Cash Expenditures . . . . .	\$1,019,925 00
GENERAL ITEMS.	
Fire risks written during the year . . . . .	\$14,846,168 00
Premiums charged or receivable thereon . . . . .	110,523 00
Marine risks written during the year . . . . .	38,595,424 00
Premiums charged or receivable thereon . . . . .	724,665 00
Fire risks terminated during the year . . . . .	14,155,426 00
Marine risks terminated during the year . . . . .	34,869,275 00
Fire risks outstanding at end of year . . . . .	17,287,151 00
Marine risks outstanding at end of year . . . . .	23,427,878 00
Fire losses incurred during the year . . . . .	83,100 00
Marine losses incurred during the year . . . . .	534,543 00
Scrip dividends declared during the year . . . . .	141,849 00



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MASSACHUSETTS

JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE  
INSURANCE COMPANIES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DEC. 31, 1879.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

## ALLIANCE INSURANCE COMPANY, BOSTON.

[Incorporated May 27, 1875. Commenced business July 1, 1875.]

PAID-UP CAPITAL, \$200,000.

GEORGE H. LONG, *President.*                      *Secretary,* CHARLES R. HOWARD.  
*Office, No. 93 Milk Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Lawrence city bonds, 6s . . . . .	\$5,000 00	\$5,650 00
Newton city bonds, 6s . . . . .	5,000 00	5,775 00
Cambridge city bonds, 6s . . . . .	5,000 00	5,887 50
Charlestown city bonds, 6s . . . . .	5,000 00	5,787 50
Boston and Albany Railroad bonds, 6s . . . . .	5,000 00	5,650 00
Toledo city bonds, 6s . . . . .	5,000 00	5,150 00
Watertown town bonds, 5s . . . . .	10,000 00	10,500 00
Otis town bonds, 5s . . . . .	7,000 00	7,350 00
Continental National Bank stock . . . . .	20,000 00	21,000 00
Howard National Bank stock . . . . .	5,000 00	5,650 00
Revere National Bank stock . . . . .	5,700 00	6,583 00
Blackstone National Bank stock . . . . .	2,700 00	2,909 00
Merchandise National Bank stock . . . . .	5,000 00	5,000 00
National Webster Bank stock . . . . .	2,400 00	2,520 00
National Bank of Commerce stock . . . . .	2,400 00	2,880 00
National Bank of North America stock . . . . .	2,900 00	3,103 00
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	\$93,100 00	\$101,395 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Eastern Railroad bonds . . . . .	\$12,300 00	} \$18,000 00
Highland Horse Railway bonds . . . . .	5,350 00	
Cincinnati city bonds . . . . .	5,675 00	
Middlesex Horse Railway bonds . . . . .	6,550 00	5,817 00
34 shares North National Bank . . . . .	4,284 00	3,200 00
New York and New England R.R. bonds, 7s . . . . .	2,200 00	} 2,500 00
5 shares Boston Belting Company . . . . .	785 00	
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	\$37,144 00	\$29,517 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$88,798 89	
Loans on mortgage of real estate (first liens *), . . . . .	13,400 00	
Interest due or accrued thereon . . . . .	212 00	
Stocks and bonds, as per schedule . . . . .	101,395 00	
Loans on collateral security, as per schedule . . . . .	29,517 00	
Cash in the office of the company . . . . .	11,246 67	
Cash deposited in bank . . . . .	8,853 28	
Interest due and accrued . . . . .	1,917 37	
Premiums in course of collection (gross) . . . . .	16,457 85	
Rents due and accrued . . . . .	885 17	
Gross Assets . . . . .	<u>          </u>	\$272,683 23

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$2,600 00	
claimed and reported . . . . .	7,500 00	
disputed or resisted . . . . .	3,550 00	
Unearned premiums on outstanding risks . . . . .	67,122 99	
Commissions and brokerage . . . . .	1,718 67	
Gross Liabilities, except Capital . . . . .	<u>          </u>	82,491 66
Surplus as regards policy-holders . . . . .		\$190,191 57
Paid-up Capital . . . . .		<u>200,000 00</u>
Impairment of Capital . . . . .		\$9,808 43

## INCOME.

Cash received for fire premiums . . . . .	\$191,905 96	
Deduct re-insurance and return premiums . . . . .	28,189 58	
Net cash received for fire premiums . . . . .	<u>          </u>	\$163,716 38
Interest received on bonds and mortgages . . . . .	670 00	
Interest and dividends received from all other sources . . . . .	5,379 72	
Income from rents . . . . .	1,724 18	
Gross Cash Income . . . . .	<u>          </u>	\$171,490 28

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$154,930 28	
Deduct salvage and re-insurance . . . . .	1,250 00	
Net cash paid for fire losses . . . . .	<u>          </u>	\$153,680 28
Cash paid for commissions and brokerage . . . . .	34,147 00	
for salaries of officers and employés . . . . .	10,835 00	
for state and local taxes . . . . .	3,670 18	
for incidental expenses . . . . .	14,928 59	
Gross Cash Expenditures . . . . .	<u>          </u>	\$217,261 05

\* Total value of property mortgaged . . . . . \$23,000 00  
Amount of insurance held as collateral . . . . . 19,000 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$13,912,236 00	\$197,102 03
Fire risks written during 1879	13,484,660 00	191,905 96
Total	\$27,396,896 00	\$389,007 99
Deduct risks expired and terminated	15,618,853 00	245,666 28
In force at end of year	\$11,778,043 00	\$143,341 71
Deduct amount re-insured	172,504 00	2,540 26
Net amount in force	\$11,605,539 00	\$140,801 45

## MISCELLANEOUS.

Premiums received from organization of company	\$791,114 91
Losses paid from organization of company	400,728 49
Cash dividends declared from organization of company	16,000 00
Fire losses incurred during the year	147,117 99
Company's stock owned by directors	103,200 00

## AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

PAID-UP CAPITAL, \$300,000.

FRANCIS PEABODY, *President.**Secretary, J. W. FIELD.**Office, No. 54 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
444 shares Old Boston National Bank	\$22,200 00	\$29,193 00
200 " Columbian National Bank	20,000 00	28,850 00
45 " National Eagle Bank	4,500 00	5,040 00
170 " Globe National Bank	17,000 00	17,425 00
142 " Hamilton National Bank	14,200 00	16,472 00
62 " New England National Bank	6,200 00	8,711 00
100 " Suffolk National Bank	10,000 00	11,425 00
152 " State National Bank	15,200 00	17,746 00
280 " National Union Bank	28,000 00	41,370 00
406 " Boston and Albany Railroad	40,600 00	56,028 00
11 " Boston and Lowell Railroad	5,500 00	4,620 00
8 " Merrimack Manufacturing Co.	8,000 00	12,000 00
United States bonds, 1881, 5s	80,000 00	82,600 00
Boston and Albany Railroad bonds, 7s	35,000 00	42,787 50
57 shares Relief Steamboat Co.	\$2,200 00	

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\$306,400 00 \$374,267 50

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$61,000 00	
Stocks, bonds, etc., as per schedule . . . . .	374,267 50	
Cash in the office of the company . . . . .	531 73	
Cash deposited in Old Boston National Bank . . . . .	43,716 20	
Interest due and accrued . . . . .	1,130 83	
Premiums in course of collection (gross) . . . . .	3,921 02	
Notes taken for marine and inland risks . . . . .	35,069 57	
Rents due and accrued . . . . .	175 00	
Premiums more than 3 months due, \$837 33		
Gross Assets . . . . .	—————	\$522,811 85

## LIABILITIES.

Losses claimed and reported . . . . .	\$3,900 00	
Losses disputed or resisted . . . . .	7,500 00	
Unearned premiums on outstanding risks . . . . .	71,144 02	
Dividends to stockholders unpaid . . . . .	90 00	
Due and accrued for rent, salaries, etc. . . . .	681 30	
Commissions and brokerage . . . . .	425 86	
Re-insurance due . . . . .	367 50	
Gross Liabilities, except Capital . . . . .	—————	84,108 68
Surplus as regards policy-holders . . . . .		\$438,703 17
Paid-up Capital . . . . .		300,000 00
Surplus over Capital . . . . .		\$138,703 17

## INCOME.

Cash received for fire premiums . . . . .	\$28,655 35	
Deduct re-insurance and return premiums . . . . .	3,428 34	
Net cash received for fire premiums . . . . .	—————	\$25,227 01
Cash received for marine and inland prems. . . . .	\$61,059 06	
Deduct re-insurance and return premiums . . . . .	5,709 24	
Net cash rec'd for marine and inland prems. . . . .	—————	55,349 82
Unpaid premium notes rec'd during the year . . . . .	\$29,561 44	
Interest and dividends received from all sources . . . . .		18,544 55
Income from rents . . . . .		1,056 25
Gross Cash Income . . . . .		\$100,177 63

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$31,931 13	
Deduct salvage and re-insurance . . . . .	3,653 77	
Net cash paid for fire losses . . . . .	—————	\$28,277 36
Cash paid for marine and inland losses . . . . .	\$33,208 56	
Deduct salvage and re-insurance . . . . .	6,567 50	
Net cash paid for marine and inland losses . . . . .	—————	26,641 06

# 100 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Cash dividends paid . . . . .	\$29,910 00
Cash paid for commissions and brokerage . . . . .	4,008 01
for salaries of officers and employés . . . . .	14,495 18
for state and local taxes . . . . .	3,455 82
for interest and incidentals . . . . .	4,813 90
Gross Cash Expenditures . . . . .	\$111,601 33

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$7,603,031 00	\$66,171 07
Fire risks written during 1879 . . . . .	5,257,847 00	28,325 88
Total . . . . .	\$12,860,878 00	\$94,496 95
Deduct risks expired and terminated . . . . .	5,855,432 00	34,191 84
In force at end of year . . . . .	\$7,005,446 00	\$60,305 11
Deduct amount re-insured . . . . .	326,300 00	3,061 88
Net amount in force . . . . .	\$6,679,146 00	\$57,243 23
Marine risks outstanding Dec. 31, 1878 . . . . .	\$2,925,455 00	\$38,834 00
Marine risks written during 1879 . . . . .	4,587,851 00	51,187 12
Total . . . . .	\$7,513,306 00	\$90,021 12
Deduct risks expired and terminated . . . . .	3,867,389 00	44,747 23
In force at end of year . . . . .	\$3,645,917 00	\$45,273 89
Deduct amount re-insured . . . . .	21,500 00	1,750 00
Net amount in force . . . . .	\$3,624,417 00	\$43,523 89

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$7,414,000 00
Losses paid from organization of company . . . . .	5,537,000 00
Cash dividends declared from organization of company . . . . .	2,505,000 00
Dividends declared during the year (10 per cent) . . . . .	30,000 00
Fire losses incurred during the year . . . . .	27,994 86
Marine and inland losses incurred during the year . . . . .	24,937 87
Company's stock owned by directors . . . . .	12,900 00

## BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, \$50,000.

FREDERICK W. CHOATE, *President*.      *Secretary*, SAMUEL S. FOSTER.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
126 shares Beverly National Bank . . . .	\$12,600 00	\$14,616 00
80 " Naumkeag National Bank, Salem . .	8,000 00	11,680 00
67 " Merchants' National Bank, Salem . .	3,250 00	4,020 00
50 " Mercantile National Bank, Salem . .	5,000 00	6,000 00
5 " First National Bank, Salem . . . .	500 00	580 00
17 " Grand National Bank, Marblehead, . .	1,700 00	2,040 00
30 " Revere National Bank, Boston . . . .	3,000 00	3,510 00
20 " Traders' National Bank, Boston . . . .	2,000 00	2,100 00
20 " Hide and Leather Nat'l B'k, Boston, . .	2,000 00	2,280 00
5 " Eagle National Bank, Boston . . . .	500 00	560 00
2 " Merchandise Nat'l Bank, Boston . . . .	200 00	280 00
1 " Great Falls and Conway Railroad . . . .	100 00	10 00
	<u>\$38,850 00</u>	<u>\$47,676 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$200 00	
Interest due and accrued thereon . . . .	23 21	
Stocks, as per schedule . . . . .	47,676 00	
Cash in the office of the company . . . .	178 21	
Notes taken for marine and inland risks . .	603 00	
Re-insurance due . . . . .	240 00	
Gross Assets . . . . .	<u>          </u>	\$48,920 42

## LIABILITIES.

Unearned premiums on outstanding risks . .	\$671 30	
Gross Liabilities, except Capital . . . .	<u>          </u>	671 30
Surplus as regards policy-holders . . . . .		\$48,249 12
Paid-up Capital . . . . .		<u>50,000 00</u>
Impairment of Capital . . . . .		\$1,750 88

## INCOME.

Cash received for marine and inland premiums,	\$1,144 80	
Deduct re-insurance and return premiums . .	63 25	
Net cash received for marine and inland prems.	<u>          </u>	\$1,081 55
Interest and dividends received from all sources . . . .		<u>4,439 53</u>
Gross Cash Income . . . . .		\$5,521 08

\* Total value of property mortgaged . . . . . \$1,000 00



Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Atchison, Topeka, and Santa Fé R.R. stock .	\$41,474 00	\$28,730 00
Atchison, Topeka, and Santa Fé R.R. bonds .	39,060 00	9,750 30
Merchants' National Bank stock (St. Louis) .	2,000 00	2,000 00
Clinton Mills stock . . . . .	4,000 00	1,890 00
Cambridge city bonds . . . . .	2,140 00	1,500 00
United States bonds . . . . .	1,053 75	1,000 00
	<u>\$89,727 75</u>	<u>\$44,870 30</u>

#### SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$80,012 30
Stocks, bonds, etc., as per schedule . . . . .	375,590 00
Loans on collateral security, as per schedule . . . . .	44,870 30
Cash deposited in various banks . . . . .	256,575 93
Interest due and accrued . . . . .	6,643 64
Premiums in course of collection (gross) . . . . .	102,910 48
Notes taken for marine and inland risks . . . . .	344,824 51
Gross Assets . . . . .	<u>\$1,211,427 16</u>

#### LIABILITIES.

Losses unpaid . . . . .	\$106,362 94
Unearned premiums on outstanding risks . . . . .	404,016 53
Gross Liabilities, except Capital . . . . .	<u>510,379 47</u>
Surplus as regards policy-holders . . . . .	\$701,047 69
Paid-up Capital . . . . .	<u>500,000 00</u>
Surplus over Capital . . . . .	\$201,047 69

#### INCOME.

Cash received for marine and inland prems. . . . .	\$758,796 47
Deduct re-insurance and return premiums . . . . .	129,078 33
Net cash rec'd for marine and inland prems. . . . .	<u>\$629,718 14</u>
Interest and dividends received from all sources . . . . .	30,042 36
Gross Cash Income . . . . .	<u>\$659,760 50</u>

#### EXPENDITURES.

Cash paid for marine and inland losses . . . . .	\$492,895 73
Deduct salvage and re-insurance . . . . .	71,421 48
Net cash paid for marine and inland losses . . . . .	<u>\$421,474 25</u>
Cash dividends paid . . . . .	50,000 00
Cash paid for commissions and brokerage . . . . .	32,529 85
for salaries of officers and employés . . . . .	31,602 95

\* Total value of property mortgaged . . . . . \$166,500 00  
Amount of insurance held as collateral . . . . . 73,300 00

# 104 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Cash paid for state and local taxes . . . . .	\$10,043 65
for incidentals . . . . .	59,017 88
Gross Cash Expenditures . . . . .	\$604,668 58

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1878 .	\$6,338,136 00	\$345,395 69
Marine risks written during 1879 . .	44,735,519 00	820,115 66
Total . . . . .	\$51,073,655 00	\$1,165,511 35
Deduct risks expired and terminated .	43,083,201 00	750,759 51
In force at end of year . . . . .	\$7,990,454 00	\$114,751 84
Deduct amount re-insured . . . . .	622,310 00	10,735 31
Net amount in force . . . . .	\$7,368,144 00	\$404,016 53

## MISCELLANEOUS.

Premiums received from organization of company .	\$4,463,406 24
Losses paid from organization of company . . . .	2,353,639 59
Cash dividends declared from organization of company .	205,000 00
Dividends declared during the year (10 per cent) . .	50,000 00
Marine and inland losses incurred during the year . .	490,020 00
Company's stock owned by directors . . . . .	63,700 00

## COMMONWEALTH INSURANCE COMPANY, BOSTON.

[Incorporated May 6, 1875. Commenced business May 6, 1875.]

PAID-UP CAPITAL, \$500,000.

JOHN HITCHCOCK, *President.*

*Secretary,* SAMUEL APPLETON.

*Office, No. 30 Congress Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$115,000 00	\$121,950 00
Fitchburg Railroad bonds . . . . .	25,000 00	28,000 00
Cape Cod Railroad bonds . . . . .	30,000 00	31,500 00
Vermont and Massachusetts Railroad bonds .	12,100 00	12,826 00
67 shares Vermont and Massachusetts R.R. .	6,700 00	7,839 00
108 " Atlas National Bank . . . . .	10,800 00	12,798 00
10 " Atlantic National Bank . . . . .	1,000 00	1,402 50
27 " Columbian National Bank . . . . .	2,700 00	3,894 75
38 " Eliot National Bank . . . . .	3,800 00	4,113 50
11 " Everett National Bank . . . . .	1,100 00	1,201 75
11 " Freeman's National Bank . . . . .	1,100 00	1,254 00
4 " Globe National Bank . . . . .	400 00	414 00
45 " Hamilton National Bank . . . . .	4,500 00	5,220 00
42 " Howard National Bank . . . . .	4,200 00	4,798 50

50 shares	Manufacturers' National Bank	.	\$5,000 00	\$4,950 00
30 "	Market National Bank	.	3,000 00	3,120 00
100 "	Merchandise National Bank	.	10,000 00	9,925 00
5 "	Massachusetts National Bank	.	1,250 00	1,440 62
62 "	Mount Vernon National Bank	.	6,200 00	6,200 00
80 "	National Revere Bank	.	8,000 00	9,220 00
42 "	National Hide and Leather Bank	.	4,200 00	4,672 50
7 "	National Bank of North America	.	700 00	742 00
41 "	National Bank of the Republic	.	4,100 00	5,002 00
100 "	National Webster Bank	.	10,000 00	10,600 00
20 "	National City Bank	.	2,000 00	2,345 00
4 "	North National Bank	.	400 00	492 00
34 "	New England National Bank	.	3,400 00	4,777 00
70 "	State National Bank	.	7,000 00	8,190 00
7 "	Shawmut National Bank	.	700 00	773 50
25 "	Shoe and Leather National Bank	.	2,500 00	2,831 25
54 "	Traders' National Bank	.	5,400 00	5,562 00
45 "	Tremont National Bank	.	4,500 00	5,388 75
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			\$296,750 00	\$323,443 62

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
78 shares	Hill Manufacturing Company . . . . .	\$7,820 00	} \$40,500 00
271 "	Washington Mills Company . . . . .	26,287 00	
3 "	Hamilton Woolen Company . . . . .	3,300 00	
1 "	Otis Manufacturing Company . . . . .	1,200 00	
7 "	Atlas National Bank . . . . .	829 50	
100 "	Atlantic Cotton Mills . . . . .	13,700 00	} 40,000 00
400 "	National Tube Works Company . . . . .	70,000 00	
Boston city bonds . . . . .		4,640 00	} 5,000 00
Eastern Railroad bonds . . . . .		1,680 00	
50 shares	Manufacturers' National Bank . . . . .	4,950 00	3,500 00
Cambridge city bonds . . . . .		1,155 00	} 2,000 00
Union Pacific Railroad bonds . . . . .		1,087 50	
12 shares	Merchandise National Bank . . . . .	1,191 00	1,000 00
United States bonds . . . . .		1,042 50	1,000 00
Maine Central Railroad bonds . . . . .		1,070 00	1,000 00
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		\$139,952 50	\$94,000 00

#### SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$223,950 00
Interest due or accrued thereon	4,500 79
Stocks and bonds, as per schedule	323,443 62

\* Value of lands mortgaged . . . . . \$103,000 00  
Value of buildings thereon . . . . . 297,300 00  
Amount of insurance held as collateral . . . . . 152,550 00

# 106 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Loans on collateral security, as per schedule . . . . .	\$94,000 00
Cash in the office of the company . . . . .	8,002 21
Cash deposited in Merchandise National Bank, . . . . .	17,158 97
Interest due and accrued . . . . .	2,283 00
Premiums in course of collection (gross) . . . . .	28,260 43
Premiums more than 3 months due, \$480 00	
Gross Assets . . . . .	<hr/> \$701,599 02

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$6,725 00
claimed and reported . . . . .	26,735 00
disputed or resisted . . . . .	1,000 00
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Total amount of losses . . . . .	\$34,460 00
Less re-insurance . . . . .	2,500 00
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Net amount of unpaid losses . . . . .	\$31,960 00
Unearned premiums on outstanding risks . . . . .	135,552 74
Commissions and brokerage . . . . .	3,087 79
Gross Liabilities, except Capital . . . . .	<hr/> 170,600 53
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Surplus as regards policy-holders . . . . .	\$530,998 49
Paid-up Capital . . . . .	500,000 00
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Surplus over Capital . . . . .	\$30,998 49

## INCOME.

Cash received for fire premiums . . . . .	\$214,404 62
Deduct re-insurance and return premiums . . . . .	27,473 47
Net cash received for fire premiums . . . . .	<hr/> \$186,931 15
Interest received on bonds and mortgages . . . . .	21,007 03
Interest and dividends received from all other sources . . . . .	9,124 59
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Gross Cash Income . . . . .	\$217,062 77

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$125,612 22
Deduct salvage and re-insurance . . . . .	170 00
Net cash paid for fire losses . . . . .	<hr/> \$125,442 22
Cash paid for commissions and brokerage . . . . .	33,199 27
for salaries of officers and employés . . . . .	18,800 00
for state and local taxes . . . . .	8,940 20
for rent . . . . .	4,000 00
for incidental expenses . . . . .	15,955 63
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Gross Cash Expenditures . . . . .	\$206,337 32

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$22,809,382 00	\$216,785 73
Fire risks written during 1879	23,410,168 00	232,298 41
Total	\$46,219,550 00	\$479,084 14
Deduct risks expired and terminated	21,779,925 00	208,097 01
In force at end of year	\$24,439,625 00	\$270,987 10
Deduct amount re-insured	566,516 00	6,256 89
Net amount in force	\$23,873,109 00	\$264,730 21

## MISCELLANEOUS.

Premiums received from organization of company	\$920,923 56
Losses paid from organization of company	346,011 80
Cash dividends declared from organization of company	55,000 00
Fire losses incurred during the year	147,434 16
Company's stock owned by directors	84,300 00

## DWELLING-HOUSE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 30, 1872. Commenced business Jan. 9, 1873.]

PAID-UP CAPITAL, 300,000.

ARTHUR WM. HOBART, *President.* Secretary, HENRY F. PERKINS.*Office, No. 29 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Second National Bank	\$10,000 00	\$14,500 00
100 " Merchants' National Bank	10,000 00	14,000 00
100 " Eliot National Bank	10,000 00	10,800 00
100 " Republic National Bank	10,000 00	12,200 00
100 " State National Bank	10,000 00	11,700 00
100 " Suffolk National Bank	10,000 00	11,500 00
100 " Atlas National Bank	10,000 00	12,000 00
69 " Hide and Leather National Bank	6,900 00	7,728 00
62 " Howard National Bank	6,200 00	7,068 00
50 " New England National Bank	5,000 00	7,050 00
50 " City National Bank	5,000 00	5,850 00
44 " Union National Bank	4,400 00	6,248 00
30 " Eagle National Bank	3,000 00	3,360 00
7 " Tremont National Bank	700 00	840 00
Boston and Albany Railroad bonds	10,000 00	12,200 00
Boston and Providence Railroad bonds	10,000 00	12,200 00
Old Colony Railroad bonds	20,000 00	22,600 00

# 108 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Boston and Maine Railroad bonds . . . . .	\$10,000 00	\$12,000 00
Boston and Fitchburg Railroad bonds . . . . .	8,000 00	9,700 00
Boston and Lowell Railroad bonds . . . . .	10,000 00	10,800 00
Eastern Railroad bonds . . . . .	5,000 00	4,150 00
Vermont and Massachusetts Railroad bonds . . . . .	5,000 00	5,900 00
50 shares Vermont and Massachusetts R. R. . . . .	5,000 00	5,850 00
Revere town bonds . . . . .	12,000 00	13,440 00
	<hr/>	<hr/>
	\$196,200 00	\$233,684 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens *),	\$116,450 00	
Interest due or accrued thereon . . . . .	6,394 25	
Stocks and bonds, as per schedule . . . . .	233,684 00	
Cash in the office of the company . . . . .	3,080 79	
Cash deposited in banks . . . . .	12,212 74	
Interest due and accrued . . . . .	1,209 95	
Premiums in course of collection (gross) . . . . .	376 20	
Gross Assets . . . . .	<hr/>	\$373,407 93

## LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$58,566 84	
Reclaimable on perpetual fire policies . . . . .	171 00	
Dividends to stockholders unpaid . . . . .	1,680 00	
Gross Liabilities, except Capital . . . . .	<hr/>	60,417 84
Surplus as regards policy-holders . . . . .		\$312,990 09
Paid-up Capital . . . . .		300,000 00
Surplus over Capital . . . . .		<hr/>
		\$12,990 09

## INCOME.

Cash received for fire premiums . . . . .	\$22,286 12	
Deduct re-insurance and return premiums . . . . .	1,658 24	
Net cash received for fire premiums . . . . .	<hr/>	\$20,627 88
Interest received on bonds and mortgages . . . . .		7,246 08
Interest and dividends received from all other sources . . . . .		11,470 01
Income from commissions . . . . .		263 08
Gross Cash Income . . . . .		<hr/>
		\$39,607 05

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$5,715 42
Cash dividends paid . . . . .	22,320 00
Cash paid for commissions and brokerage . . . . .	2,722 20

* Value of lands mortgaged . . . . .	\$126,700 00
Value of buildings thereon . . . . .	137,000 00
Amount of insurance held as collateral . . . . .	117,050 00

Cash paid for salaries of officers and employés . . .	\$7,950 00
for state and local taxes . . . . .	5,587 02
for incidentals . . . . .	4,151 38
Gross Cash Expenditures . . . . .	\$48,449 02

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . .	\$12,832,393 00	\$110,594 55
Fire risks written during 1879 . . . . .	3,259,705 00	22,046 47
Total . . . . .	\$16,092,098 00	\$132,641 02
Deduct risks expired and terminated . . .	2,962,445 00	26,187 63
In force at end of year . . . . .	\$13,129,653 00	\$106,453 39
Deduct amount re-insured . . . . .	27,850 00	209 64
Net amount in force . . . . .	\$13,101,803 00	\$106,243 75

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$234,811 01
Losses paid from organization of company . . . . .	39,573 41
Cash dividends declared from organization of company . .	123,000 00
Dividends declared during the year (8 per cent) . . .	24,000 00
Fire losses incurred during the year . . . . .	5,075 42
Company's stock owned by directors . . . . .	50,000 00

## ELIOT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 4, 1873.]

PAID-UP CAPITAL, \$200,000.

GEORGE A. CURTIS, *President.*      *Secretary,* GREENLEAF C. GEORGE.  
*Office, No. 63 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds . . .	\$15,000 00	\$14,700 00
Fitchburg Railroad bonds . . . . .	25,000 00	25,875 00
Salem city bonds . . . . .	4,000 00	4,040 00
Cambridge city bonds . . . . .	11,000 00	11,110 00
Northampton town bonds . . . . .	20,000 00	22,400 00
Lynn city bonds . . . . .	4,000 00	4,040 00
Boston city bonds . . . . .	25,000 00	28,025 00
United States bonds . . . . .	100,000 00	106,343 75
Massachusetts state bonds . . . . .	15,000 00	16,200 00
Boston Gas-Light Company bonds . . . . .	10,000 00	10,050 00

# 110 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

150 shares Fitchburg Railroad . . . .	\$15,000 00	\$18,300 00
25 " Norwich and Worcester Railroad . .	2,500 00	3,200 00
50 " Old Colony Railroad . . . .	5,000 00	5,350 00
50 " Vermont and Massachusetts R.R. . .	5,000 00	5,850 00
100 " Shawmut National Bank . . . .	10,000 00	11,200 00
37 " National Revere Bank . . . .	3,700 00	4,292 00
	<hr/>	<hr/>
	\$270,200 00	\$290,975 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares Equitable Trust Company . . .	\$2,000 00	\$1,500 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$82,700 00	
Interest due or accrued thereon . . . .	2,411 59	
Stocks and bonds, as per schedule . . . .	290,975 75	
Loans on collateral security, as per schedule . .	1,500 00	
Cash in the office of the company . . . .	4,183 88	
Cash deposited in National City Bank . . . .	11,983 70	
Interest due and accrued . . . . .	3,563 92	
Premiums in course of collection (gross) . .	13,403 39	
Notes taken for fire risks . . . . .	500 00	
Gross Assets . . . . .	<hr/>	\$411,222 23

## LIABILITIES.

Losses claimed and reported . . . . .	\$12,225 00	
Unearned premiums on outstanding risks . .	56,309 65	
Due and accrued for rent . . . . .	875 00	
State and local taxes . . . . .	200 00	
Commissions and brokerage . . . . .	2,010 00	
Gross Liabilities, except Capital . . . . .	<hr/>	71,619 65
Surplus as regards policy-holders . . . . .		\$339,602 58
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		<hr/>
		\$139,602 58

## INCOME.

Cash received for fire premiums . . . . .	\$89,053 63	
Deduct re-insurance and return premiums . .	10,346 47	
Net cash received for fire premiums . . . . .	<hr/>	\$78,707 16
Interest received on bonds and mortgages . . . .		4,740 75
Interest and dividends received from all other sources . .		14,036 55
Gross Cash Income . . . . .		<hr/>
		\$97,484 46

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\* Value of lands mortgaged . . . . . \$66,700 00  
Value of buildings thereon . . . . . 63,100 00  
Amount of insurance held as collateral . . . . . 75,500 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$31,114 44	
Deduct salvage and re-insurance . . . . .	1,171 09	
Net cash paid for fire losses . . . . .		\$32,943 35
Cash dividends paid . . . . .		20,000 00
Cash paid for commissions and brokerage . . . . .		14,627 28
for salaries of officers and employés . . . . .		11,406 00
for state and local taxes . . . . .		4,260 01
for rent and incidentals . . . . .		4,944 32
Gross Cash Expenditures . . . . .		\$88,180 96

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$8,091,608 00	\$99,910 20
Fire risks written during 1879 . . . . .	9,917,952 00	94,864 92
Total . . . . .	\$18,009,560 00	\$194,775 12
Deduct risks expired and terminated . . . . .	8,561,194 00	82,954 55
In force at end of year . . . . .	\$9,448,366 00	\$111,820 57
Deduct amount re-insured . . . . .	295,856 00	3,281 05
Net amount in force . . . . .	\$9,152,510 00	\$108,539 52

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$672,937 81
Losses paid from organization of company . . . . .	231,731 00
Cash dividends declared from organization of company . . . . .	110,000 00
Dividends declared during the year (10 per cent) . . . . .	20,000 00
Fire losses incurred during the year . . . . .	43,572 35
Company's stock owned by directors . . . . .	26,000 00

## EQUITABLE MARINE INSURANCE COMPANY, PROVINCE-TOWN.\*

[Incorporated Feb. 10, 1845. Commenced business Feb. 20, 1845.]

PAID-UP CAPITAL, \$17,000.

CHARLES A. COOK, *President.* Secretary, ENOS N. YOUNG.  
*Office, No. 186 Commercial Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value	Market value.
120 shares Freeman's National Bank . . . . .	\$12,000 00	\$13,620 00
58 " First National Bank . . . . .	5,800 00	7,888 00
	\$17,800 00	\$21,508 00

\* Closing up.

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, as per schedule . . . . .	\$21,508 00	
Cash in the office of the company . . . . .	157 03	
Cash deposited in First National Bank . . . . .	435 57	
Premiums in course of collection (gross) . . . . .	335 00	
Return tax due . . . . .	273 15	
Premiums more than 3 months due, \$4,134 72		
Gross Assets . . . . .	—————	\$22,708 75

## LIABILITIES.

Losses disputed or resisted . . . . .	\$2,500 00	
Dividends to stockholders unpaid . . . . .	280 00	
Due and accrued for rent, salaries, etc. . . . .	655 00	
Due for borrowed money . . . . .	4,225 00	
Re-insurance due . . . . .	1,150 00	
Gross Liabilities, except Capital . . . . .	—————	8,810 00
Surplus as regards policy-holders . . . . .		\$13,898 75
Paid-up Capital . . . . .		17,000 00
Impairment of Capital . . . . .		\$3,101 25

## INCOME.

Cash received for marine and inland premiums . . . . .	\$9,127 12
Interest and dividends received from all sources . . . . .	1,000 75
Gross Cash Income . . . . .	\$10,127 87

## EXPENDITURES.

Cash paid for marine and inland losses . . . . .	\$9,716 38
Deduct salvage and re-insurance . . . . .	529 98
Net cash paid for marine and inland losses . . . . .	————— \$9,186 40
Cash paid for commissions and brokerage . . . . .	173 00
for salaries of officers and employés . . . . .	1,218 97
for state and local taxes . . . . .	653 21
for re-insurance . . . . .	1,752 41
Gross Cash Expenditures . . . . .	\$12,983 99

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1878 . . . . .	\$106,388 00	\$8,530 92
Deduct risks expired and terminated . . . . .	106,388 00	8,530 92

## FANEUIL HALL INSURANCE COMPANY, BOSTON.

[Incorporated February, 1871. Commenced business March, 1872.]

PAID-UP CAPITAL, \$300,000.

K. S. CHAFFEE, *President*.*Secretary*, H. D. BRADBURY.*Office, No. 60 Devonshire Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
30 shares Nat'l Bank of Commerce, Boston .	\$3,000 00	\$3,540 00
100 " Howard National Bank, Boston .	10,000 00	11,400 00
95 " Rockland National Bank, Boston .	9,500 00	12,350 00
50 " Hamilton National Bank, Boston .	5,000 00	5,800 00
100 " Merchants' National Bank, Boston,	10,000 00	13,800 00
60 " Nat'l Bank of Redemption, Boston,	6,000 00	8,100 00
60 " First National Bank, Boston .	6,000 00	10,800 00
25 " Second National Bank, Boston .	2,500 00	3,625 00
30 " Atlantic National Bank, Boston .	3,000 00	4,200 00
27 " Faneuil Hall Nat'l Bank, Boston .	2,700 00	3,402 00
25 " Eliot National Bank, Boston .	2,500 00	2,700 00
30 " National Exchange Bank, Boston .	3,000 00	4,230 00
23 " People's National Bank, Boston .	2,300 00	3,381 00
10 " Massachusetts Nat'l Bank, Boston,	2,500 00	2,875 00
20 " Freeman's National Bank .	2,000 00	2,280 00
31 " New England Nat'l Bank, Boston .	3,100 00	4,340 00
10 " Commonwealth Nat'l B'k, Boston .	1,000 00	1,040 00
10 " Northboro' Nat'l B'k, Northboro' .	1,000 00	1,150 00
14 " Central National Bank, Lynn .	1,400 00	1,736 00
25 " Wachusett Nat'l Bank, Fitchburg .	2,500 00	4,000 00
60 " First National B'k, Newburyport .	6,000 00	8,160 00
United States bonds . . . . .	17,000 00	19,072 50
Toledo city bonds . . . . .	2,189 64	2,189 64
	<hr/>	<hr/>
	\$104,189 64	\$134,171 14

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Lawrence city bond . . . . .	\$5,550 00	\$10,000 00
Old Colony Railroad bond . . . . .	5,400 00	
Boston, Hartford, and Erie Railroad bond .	5,000 00	3,000 00
	<hr/>	<hr/>
	\$15,950 00	\$13,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate .	\$53,750 00
Loans on mortgage of real estate (first liens) .	82,840 00
Interest due or accrued thereon . . . . .	2,754 77
Stocks and bonds, as per schedule . . . . .	134,171 14
Loans on collateral security, as per schedule .	13,000 00
Cash in the office of the company . . . . .	5,792 28

# 114 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Cash deposited in various banks . . . . .	\$11,884 43	
Interest due and accrued . . . . .	448 00	
Premiums in course of collection (gross) . . . . .	18,366 50	
Notes taken for fire, marine, and inland risks, . . . . .	3,088 96	
Rents due and accrued . . . . .	366 00	
Re-insurance due . . . . .	106 50	
Premis. more than 3 months due, \$14,998 71		
Gross Assets . . . . .	—————	\$326,568 58

## LIABILITIES.

Losses claimed and reported . . . . .	\$18,456 67	
Losses disputed or resisted . . . . .	3,512 50	
Unearned premiums on outstanding risks . . . . .	30,838 92	
Dividends to stockholders unpaid . . . . .	764 25	
Commissions and brokerage . . . . .	450 00	
Gross Liabilities, except Capital . . . . .	—————	54,022 34
Surplus as regards policy-holders . . . . .		\$272,546 24
Paid-up Capital . . . . .		300,000 00
Impairment of Capital . . . . .		\$27,453 76

## INCOME.

Cash received for fire premiums . . . . .	\$220,355 36	
Deduct re-insurance and return premiums . . . . .	215,576 29	
Net cash received for fire premiums . . . . .	—————	* \$4,779 07
Cash received for marine and inland premis. . . . .	\$41,017 53	
Deduct re-insurance and return premiums . . . . .	17,153 78	
Net cash rec'd for marine and inland premis. . . . .	—————	23,863 75
Interest received on bonds and mortgages . . . . .		5,424 89
Interest and dividends received from all other sources . . . . .		11,913 12
Income from rents . . . . .		1,616 25
Income from profit and loss . . . . .		106 59
Gross Cash Income . . . . .		* \$47,703 67

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$150,037 77	
paid for marine and inland losses . . . . .	11,262 94	
dividends paid . . . . .	9,000 00	
paid for commissions and brokerage . . . . .	4,076 14	
for salaries of officers and employes . . . . .	9,417 30	
for state and local taxes . . . . .	7,081 77	
for incidental expenses . . . . .	32,337 58	
Gross Cash Expenditures . . . . .		\$223,213 50

\* The actual net cash received for premiums in 1879 was \$216,075.69, instead of \$28,642.82 as above given. The discrepancy between the actual amount and said exhibit results from the payment of \$187,432.87, for re-insurance of company's outstanding fire risks in the Liverpool and London and Globe Insurance Company, in June last.

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$22,715,780 00	\$315,267 19
Fire risks written during 1879 . . . . .	16,954,539 00	220,355 36
Total . . . . .	\$39,670,319 00	\$535,622 55
Deduct risks expired and terminated . . . . .	20,548,165 00	266,068 72
In force at end of year . . . . .	\$19,122,154 00	\$269,553 83
Deduct amount re-insured . . . . .	14,835,422 00	212,814 50
Net amount in force . . . . .	\$4,286,732 00	\$56,739 33
Marine risks written during 1879 . . . . .	\$8,255,368 00	\$41,017 53
Deduct risks expired and terminated . . . . .	8,170,585 00	37,222 90
In force at end of year . . . . .	\$84,783 00	\$3,794 63
Deduct amount re-insured . . . . .	36,117 00	1,903 07
Net amount in force . . . . .	\$48,666 00	\$1,891 56

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,580,733 37
Losses paid from organization of company . . . . .	873,047 77
Cash dividends declared from organization of company . . . . .	59,250 00
Dividends declared during the year (3 per cent) . . . . .	9,000 00
Fire losses incurred during the year . . . . .	138,068 00
Marine and inland losses incurred during the year . . . . .	13,825 86
Company's stock owned by directors . . . . .	126,950 00

## FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Dec. 30, 1872.]

PAID-UP CAPITAL, \$300,000.

THOMAS W. TUCKER, *President.**Secretary,* HENRY C. SHORT.*Office, No. 48 Congress Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds . . . . .	\$40,000 00	\$43,200 00
Charlestown city bonds . . . . .	63,000 00	71,100 00
Lowell city bonds . . . . .	15,000 00	16,800 00
Chelsea city bonds . . . . .	4,000 00	4,440 00
Somerville city bonds . . . . .	20,000 00	21,200 00
Fall River city bonds . . . . .	30,000 00	32,700 00
Cambridge city bonds . . . . .	12,000 00	12,920 00
Lawrence city bonds . . . . .	18,000 00	19,900 00
Eastern Railroad bonds . . . . .	22,500 00	18,225 00
Worcester and Nashua Railroad bonds . . . . .	10,000 00	9,000 00

Cape Cod Railroad bonds . . . . .	\$10,000 00	\$10,150 00
Boston Gas-Light Company bonds . . . . .	10,000 00	10,000 00
South Boston Gas-Light Company notes . . . . .	10,000 00	10,000 00
Providence city bonds . . . . .	10,000 00	10,000 00
Manchester Mills notes . . . . .	45,000 00	44,730 00
Washington Mills notes . . . . .	25,000 00	24,968 75
Atlantic Cotton Mills notes . . . . .	25,000 00	24,731 00
Dwight Manufacturing Company notes . . . . .	25,000 00	24,731 00
Great Falls Manufacturing Company notes . . . . .	10,000 00	9,919 44
Tremont and Suffolk Mills notes . . . . .	10,000 00	9,801 40
Laconia Company notes . . . . .	25,000 00	24,510 40
United States bonds . . . . .	90,000 00	94,225 00
Appleton Company notes . . . . .	10,000 00	9,922 22
	<hr/>	<hr/>
	\$539,500 00	\$557,174 21

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
3 shares Amoskeag Manufacturing Company,	\$5,250 00	} \$5,000 00
25 “ South Boston Gas-Light Company . . . . .	2,625 00	
40 “ Boston and Maine Railroad . . . . .	4,740 00	} 8,000 00
70 “ Phila., Wil., and Baltimore R.R. . . . .	4,690 00	
41 “ Old Colony Railroad . . . . .	4,387 00	} 4,000 00
3 “ Laconia Company . . . . .	1,500 00	
	<hr/>	<hr/>
	\$23,192 00	\$17,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$151,600 00
Interest due or accrued thereon . . . . .	1,939 25
Stocks, bonds, etc , as per schedule . . . . .	557,174 21
Loans on collateral security, as per schedule . . . . .	17,000 00
Cash in the office of the company . . . . .	1,125 41
Cash deposited in National City Bank . . . . .	2,504 77
Interest due and accrued . . . . .	5,336 81
Premiums in course of collection (gross). . . . .	10,116 60
Premiums more than 3 months due, \$438 28	
Gross Assets . . . . .	<hr/> \$746,797 05

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$5,815 78
claimed and reported . . . . .	11,049 00
disputed or resisted . . . . .	2,600 00
Unearned premiums on outstanding risks . . . . .	100,295 64
Dividends to stockholders unpaid . . . . .	125 00
Due and accrued for rent, salaries, etc. . . . .	1,584 50

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\* Value of lands mortgaged . . . . . \$117,800 00  
Value of buildings thereon . . . . . 124,200 00  
Amount of insurance held as collateral . . . . . 143,100 00

Commissions and brokerage . . . . .	\$2,021 26	
Return premiums . . . . .	50 00	
Gross Liabilities, except Capital . . . . .	—————	\$123,541 18
Surplus as regards policy-holders . . . . .		\$623,255 87
Paid-up Capital . . . . .		300,000 00
Surplus over Capital . . . . .		\$323,255 87

## INCOME.

Cash received for fire premiums . . . . .	\$102,045 48	
Deduct re-insurance and return premiums . . . . .	7,142 70	
Net cash received for fire premiums . . . . .	—————	\$94,902 78
Interest received on bonds and mortgages . . . . .		11,402 67
Interest and dividends received from all other sources . . . . .		29,381 21
Profit and loss account . . . . .		161 30
Gross Cash Income . . . . .		\$135,848 26

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$39,349 46	
Deduct salvage and re-insurance . . . . .	1,066 72	
Net cash paid for fire losses . . . . .	—————	\$38,282 74
Cash dividends paid . . . . .		29,915 00
Cash paid for commissions and brokerage . . . . .		13,809 60
for salaries of officers and employés . . . . .		12,975 00
for state and local taxes . . . . .		6,134 87
for rent and incidentals . . . . .		7,261 15
Gross Cash Expenditures . . . . .		\$108,378 36

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$16,127,274 00	\$200,766 25
Risks written during 1879 . . . . .	11,346,783 00	102,606 60
Total . . . . .	\$27,474,057 00	\$303,372 85
Deduct risks expired and terminated . . . . .	11,142,916 00	114,795 31
In force at end of year . . . . .	\$16,331,141 00	\$188,577 54
Deduct amount re-insured . . . . .	63,064 00	737 41
Net amount in force . . . . .	\$16,268,077 00	\$187,840 13

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,028,253 18
Losses paid from organization of company . . . . .	391,272 68
Cash dividends declared from organization of company . . . . .	165,000 00
Dividends declared during the year (10 per cent) . . . . .	30,000 00
Fire losses incurred during the year . . . . .	52,561 19
Company's stock owned by directors . . . . .	20,800 00

FIRST NATIONAL FIRE INSURANCE COMPANY,  
WORCESTER.

[Incorporated April, 1868. Commenced business Jan. 1, 1869.]

PAID-UP CAPITAL, \$200,000.

CHARLES B. PRATT, *President.*

*Secretary,* R. JAMES TATMAN.

*Office, No. 410 Main Street.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
New London city bonds . . . . .	\$10,000 00	\$11,800 00
Worcester city bonds . . . . .	3,500 00	3,955 00
Springfield city bonds . . . . .	6,000 00	7,080 00
Boston, Barre, and Gardner Railroad bonds .	20,500 00	18,450 00
Fitchburg and Worcester Railroad bonds .	5,000 00	5,200 00
Nashua and Rochester Railroad bonds . .	11,000 00	9,900 00
Worcester and Nashua Railroad bonds . .	500 00	425 00
Boston and Albany Railroad stock . . .	2,000 00	2,800 00
Providence and Worcester Railroad stock .	5,000 00	5,900 00
First National Bank stock . . . . .	10,200 00	14,280 00
	\$73,700 00	\$79,790 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
240 shares First National Bank, Worcester .	\$33,600 00	\$30,000 00
25 “ Taylor and Farley Organ Company,	2,000 00	1,875 00
5 “ First National Bank, Clinton .	500 00	400 00
	\$36,100 00	\$32,275 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$16,275 00
Loans on mortgage of real estate (first liens*),	124,250 00
Interest due or accrued thereon . . . .	2,749 56
Stocks, bonds, etc., as per schedule . .	79,790 00
Loans on collateral security, as per schedule .	32,275 00
Cash in the office of the company . . . .	4,438 37
Cash deposited in First National Bank . .	9,210 35
Interest due and accrued . . . . .	2,539 61
Premiums in course of collection (gross) .	13,838 60
Gross Assets . . . . .	\$285,366 49

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\* Total value of property mortgaged . . . . . \$294,650 00  
Amount of insurance held as collateral . . . . . 63,780 00

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$5,298 32	
claimed and reported . . . . .	10,300 00	
disputed or resisted . . . . .	1,000 00	
Unearned premiums on outstanding risks . . . . .	55,052 87	
Commissions and brokerage . . . . .	2,075 79	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$73,726 98
Surplus as regards policy-holders . . . . .		\$211,639 51
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$11,639 51

## INCOME.

Cash received for fire premiums . . . . .	\$117,576 58	
Deduct re-insurance and return premiums . . . . .	14,887 00	
Net cash received for fire premiums . . . . .	<u>          </u>	\$102,689 58
Interest and dividends received from all sources . . . . .		<u>14,391 95</u>
Gross Cash Income . . . . .		\$117,081 53

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$96,224 02	
Cash dividends paid . . . . .	6,000 00	
Cash paid for commissions and brokerage . . . . .	19,857 29	
for salaries of officers and employés . . . . .	5,350 00	
for state and local taxes . . . . .	4,587 31	
for incidentals . . . . .	<u>8,009 27</u>	
Gross Cash Expenditures . . . . .		\$140,027 89

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$9,441,427 00	\$139,259 37
Fire risks written during 1879 . . . . .	9,153,893 00	<u>117,576 58</u>
Total . . . . .	\$18,595,320 00	\$256,835 95
Deduct risks expired and terminated . . . . .	10,856,843 00	<u>143,633 79</u>
In force at end of year . . . . .	\$7,738,477 00	\$113,202 16
Deduct amount re-insured . . . . .	139,696 00	<u>1,564 85</u>
Net amount in force . . . . .	\$7,598,781 00	\$111,637 31

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,346,885 61
Losses paid from organization of company . . . . .	853,839 00
Cash dividends declared from organization of company . . . . .	80,000 00
Dividends declared during the year (3 per cent) . . . . .	6,000 00
Fire losses incurred during the year . . . . .	94,425 34
Company's stock owned by directors . . . . .	<u>56,700 00</u>

## FRANKLIN INSURANCE COMPANY OF BOSTON, BOSTON.

[Incorporated Jan. 4, 1873. Commenced business Feb. 15, 1873.]

PAID-UP CAPITAL, \$200,000.

EDMUND B. WHITNEY, *President.*      *Secretary,* ARTHUR T. BYRNES.*Office, No. 66 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$25,000 00	\$26,381 25
Boston city bonds . . . . .	35,000 00	38,150 00
Worcester city bonds . . . . .	5,000 00	5,700 00
Fitchburg Railroad bonds . . . . .	5,000 00	5,150 00
Boston and Lowell Railroad bonds . . . . .	5,000 00	5,012 50
Eastern Railroad bonds . . . . .	7,000 00	5,880 00
Medford town notes . . . . .	15,000 00	15,825 00
South Boston Gas-Light Company notes . . . . .	10,000 00	10,000 00
100 shares Jamaica Plain Gas-Light Company, . . . . .	10,000 00	12,000 00
50 " Merchandise Nat'l Bank, Boston . . . . .	5,000 00	5,000 00
	<hr/>	<hr/>
	\$122,000 00	\$129,098 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Boston Wharf Company . . . . .	\$9,000 00	\$4,000 00
11 " Boylston National Bank . . . . .	1,212 75	1,904 00
9 " Russell Mills . . . . .	990 00	
130 " Alliance Insurance Company . . . . .	10,400 00	10,400 00
	<hr/>	<hr/>
	\$21,602 75	\$16,304 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$52,000 00
Loans on mortgage of real estate (first liens *), . . . . .	30,300 00
Interest due or accrued thereon . . . . .	1,456 00
Stocks, bonds, etc., as per schedule . . . . .	129,098 75
Loans on collateral security, as per schedule . . . . .	16,304 00
Cash in the office of the company . . . . .	1,451 82
Cash deposited in National Union Bank . . . . .	9,865 92
Interest due and accrued . . . . .	2,339 50
Premiums in course of collection (gross) . . . . .	9,323 40
Rents due and accrued . . . . .	262 91
Premiums more than 3 months due, \$171 70	
Gross Assets . . . . .	<hr/> \$252,402 30

\* Value of lands mortgaged . . . . . \$18,200 00  
Value of buildings thereon . . . . . 27,700 00  
Amount of insurance held as collateral . . . . . 22,000 00

## LIABILITIES.

Losses claimed and reported . . . . .	\$13,441 53	
Unearned premiums on outstanding risks . . . . .	40,349 99	
Commissions and brokerage . . . . .	903 64	
Gross Liabilities, except Capital . . . . .	—————	\$54,695 16
Surplus as regards policy-holders . . . . .		\$197,707 14
Paid-up Capital . . . . .		200,000 00
Impairment of Capital . . . . .		\$2,292 86

## INCOME.

Cash received for fire premiums . . . . .	\$37,521 47	
Deduct re-insurance and return premiums . . . . .	5,219 79	
Net cash received for fire premiums . . . . .	—————	\$62,301 68
Interest received on bonds and mortgages . . . . .		930 00
Interest and dividends received from all other sources . . . . .		7,222 84
Income from rents . . . . .		1,277 84
Bonus on lease . . . . .		5,000 00
Gross Cash Income . . . . .		\$76,732 36

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$38,534 86	
Deduct salvage and re-insurance . . . . .	313 96	
Net cash paid for fire losses . . . . .	—————	\$38,220 90
Cash dividends paid . . . . .		12,000 00
Cash paid for commissions and brokerage . . . . .		11,530 62
for salaries of officers and employes . . . . .		8,770 00
for state and local taxes . . . . .		2,000 16
for incidentals . . . . .		4,402 63
Gross Cash Expenditures . . . . .		\$76,924 31

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$7,346,961 00	\$87,715 11
Fire risks written during 1879 . . . . .	6,273,552 00	65,243 22
Total . . . . .	\$13,620,513 00	\$152,958 33
Deduct risks expired and terminated . . . . .	6,829,260 00	71,756 30
In force at end of year . . . . .	\$6,791,253 00	\$81,202 03
Deduct amount re-insured . . . . .	13,250 00	121 50
Net amount in force . . . . .	\$6,778,003 00	\$81,080 53

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$665,526 95
Losses paid from organization of company . . . . .	329,682 85
Cash dividends declared from organization of company . . . . .	78,000 00
Dividends declared during the year (6 per cent) . . . . .	12,000 00
Fire losses incurred during the year . . . . .	51,093 06
Company's stock owned by directors . . . . .	18,500 00

## GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated May 15, 1869. Commenced business March 28, 1870.]

PAID-UP CAPITAL, \$100,000.

ROBERT R. FEARS, *President*.*Secretary*, JOHN CUNNINGHAM.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$10,000 00	\$10,400 00
44 shares Gloucester National Bank . ..	4,400 00	5,940 00
100 " Cape Ann National Bank . . . .	10,000 00	15,050 00
20 " North National Bank . . . . .	2,000 00	2,460 00
50 " Exchange National Bank . . . . .	5,000 00	7,050 00
75 " Revere National Bank . . . . .	7,500 00	8,643 75
20 " First National Bank . . . . .	2,000 00	3,605 00
10 " Commonwealth National Bank . . .	1,000 00	1,030 00
10 " Redemption National Bank . . . .	1,000 00	1,352 50
36 " Eliot National Bank . . . . .	3,600 00	3,897 00
30 " Second National Bank . . . . .	3,000 00	4,327 50
7 " Boston National Bank . . . . .	700 00	754 25
20 " Washington National Bank . . . .	2,000 00	2,562 50
6 " Howard National Bank . . . . .	600 00	678 00
10 " Great Falls and Conway Railroad . .	1,000 00	120 00
23 " Fitchburg Railroad . . . . .	2,300 00	2,760 00
35 " Old Colony Railroad . . . . .	3,500 00	3,710 00
20 " Boston and Albany Railroad . . . .	2,000 00	2,760 00
Eastern Railroad bonds . . . . .	6,500 00	5,313 75
Chicago, Burlington, and Quincy R.R. bonds,	2,000 00	2,360 00
Boston city bonds . . . . .	4,000 00	4,720 00
Cambridge city bonds . . . . .	5,000 00	5,825 00
	<hr/>	<hr/>
	\$79,100 00	\$95,319 25

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$36,881 64
Interest due or accrued thereon . . . .	578 66
Stocks and bonds, as per schedule . . .	95,319 25
Cash in the office of the company . . . .	59 61
Cash deposited in various banks . . . .	10,015 10
Premiums in course of collection (net) .	2,934 50
Notes taken for marine and inland risks .	6,065 40
Gross Assets . . . . .	<hr/> \$151,854 16

\* Value of lands mortgaged . . . . . \$26,400 00

Value of buildings thereon . . . . . 50,800 00

Amount of insurance held as collateral . . . . . 41,600 00

## LIABILITIES.

Losses adjusted, unpaid . . . .	\$6,410 23	
Losses claimed and reported . . . .	3,000 00	
Unearned premiums on outstanding risks . . . .	22,158 69	
Dividends to stockholders unpaid . . . .	69 00	
Due and accrued for rent, salaries, etc. . . .	397 14	
Due for borrowed money . . . .	5,000 00	
Gross Liabilities, except Capital . . . .	<u>          </u>	\$37,035 06
Surplus as regards policy-holders . . . . .		\$114,819 10
Paid-up Capital . . . . .		<u>100,000 00</u>
Surplus over Capital . . . . .		\$14,819 10

## INCOME.

Cash received for fire premiums . . . .	\$26,677 09	
Deduct re-insurance and return premiums . . . .	3,452 86	
Net cash received for fire premiums . . . .	<u>          </u>	\$23,224 23
Cash received for marine and inland premiums . . . .		16,426 69
Unpaid premium notes rec'd during the year . . . .	\$3,143 90	
Interest and dividends received from all sources . . . .		8,993 35
Income from return tax . . . . .		<u>683 17</u>
Gross Cash Income . . . . .		\$49,327 44

## EXPENDITURES.

Cash paid for fire losses . . . .	\$30,285 48	
Deduct salvage and re-insurance . . . .	91 60	
Net cash paid for fire losses . . . .	<u>          </u>	\$30,193 88
Cash paid for marine and inland losses . . . .	\$24,695 14	
Deduct salvage and re-insurance . . . .	6,711 07	
Net cash paid for marine and inland losses . . . .	<u>          </u>	17,984 07
Cash dividends paid . . . . .		2,952 00
Cash paid for commissions and brokerage . . . .		4,472 24
for salaries of officers and employés . . . .		5,450 85
for state and local taxes . . . . .		1,498 35
for interest . . . . .		<u>420 06</u>
Gross Cash Expenditures . . . . .		\$62,971 45

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . .	\$3,598,385 00	\$55,065 12
Fire risks written during 1879 . . . .	1,816,859 00	<u>24,778 06</u>
Total . . . . .	<u>\$5,415,244 00</u>	\$79,843 18
Deduct risks expired and terminated . . . .	2,789,875 00	<u>41,478 15</u>
In force at end of year . . . . .	\$2,625,369 00	\$38,365 03
Deduct amount re-insured . . . . .	10,875 00	<u>118 50</u>
Net amount in force . . . . .	\$2,614,494 00	\$38,246 53

# 124 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Marine risks outstanding Dec. 31, 1878 . . .	\$187,438 00	\$11,768 31
Marine risks written during 1879 . . .	329,837 00	8,769 68
Total . . . . .	\$517,275 00	\$20,537 99
Deduct risks expired and terminated . . .	465,134 00	16,456 65
In force at end of year . . . . .	\$52,141 00	\$4,081 34

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$508,248 31
Losses paid from organization of company . . . . .	393,394 10
Cash dividends declared from organization of company . .	36,000 00
Dividends declared during the year (3 per cent) . . .	3,000 00
Fire losses incurred during the year . . . . .	27,869 68
Marine and inland losses incurred during the year . . .	15,379 88
Company's stock owned by directors . . . . .	39,800 00

## MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Jan. 9, 1873. Commenced business Jan. 9, 1873.]

PAID-UP CAPITAL, \$500,000.

SAMUEL GOULD, *President.* Secretary, JAMES J. GOODRICH.  
Office, No. 59 State Street.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
276 shares National City Bank . . . . .	\$27,600 00	\$32,361 00
150 " Shawmut National Bank . . . . .	15,000 00	16,650 00
250 " Second National Bank . . . . .	25,000 00	36,250 00
200 " Hide and Leather National Bank . . . . .	20,000 00	22,600 00
250 " National Eagle Bank . . . . .	25,000 00	28,000 00
150 " Hamilton National Bank . . . . .	15,000 00	17,400 00
300 " Atlas National Bank . . . . .	30,000 00	35,512 00
75 " State National Bank . . . . .	7,500 00	8,756 00
40 " Atlantic National Bank . . . . .	4,000 00	5,610 00
Boston and Lowell Railroad bonds . . . . .	100,000 00	111,300 00
Cheshire Railroad bonds . . . . .	52,000 00	53,690 00
Middlesex Railroad bonds . . . . .	25,000 00	29,000 00
Somerville Railroad stock . . . . .	2,000 00	2,100 00
Boston city loan . . . . .	2,000 00	2,320 00
	\$350,100 00	\$401,549 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon
260 shares Pennsylvania Salt Company . . . . .	\$19,500 00	\$10,000 00
Cheshire Railroad bonds . . . . .	2,060 00	2,000 00
5 shares Manufacturers' F. and M. Ins. Co. . . . .	625 00	500 00

25 shares Androscoggin Mills . . . .	\$2,600 00	} \$10,000 00
8 " Lowell Machine Shop . . . .	6,400 00	
5 " Lowell Manufacturing Company . .	4,150 00	
50 " Boston Machine Company . . . .	25,000 00	} 25,000 00
250 " Forbes Lithographic Company . .	25,000 00	
26 " Boston Gas-Light Company . . . .	18,070 00	8,000 00
20 " Boston Machine Company . . . .	10,000 00	6,000 00
30 " Hoffman Insurance Company . . .	1,500 00	1,125 00
18 " Boston and Lowell Railroad . . .	7,650 00	} 6,229 20
Sioux City and St. Paul Railroad bonds .	3,000 00	
18 shares Union Market National Bank .	1,800 00	1,500 00
150 " Washington Mills . . . . .	14,327 00	12,000 00
124 " Hill Manufacturing Company . . .	12,431 00	10,000 00
61 " Washington Mills . . . . .	5,825 00	3,700 00
240 " Chicago, Bur., and Quincy R.R. .	33,000 00	} 25,000 00
Rutland Railroad bond . . . . .	9,200 00	
22 shares American Linen Company . . .	12,000 00	15,000 00
New York and New England Railroad bonds,	16,500 00	15,000 00
Columbus, Springfield, and Cin. R.R. bonds .	12,000 00	10,000 00
20 shares Boston Machine Company . . .	10,000 00	10,200 00
	<hr/>	
	\$252,638 00	\$171,254 20

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$83,700 00
Loans on mortgage of real estate (first liens*),	76,900 00
Interest due or accrued thereon . . . .	3,475 62
Stocks, bonds, etc., as per schedule . . .	401,549 00
Loans on collateral security, as per schedule .	171,254 20
Cash in the office of the company . . . .	7,105 66
Cash deposited in various banks and with	
English bankers . . . . .	293,495 43
Interest due and accrued . . . . .	8,814 32
Premiums in course of collection (net) . .	46,013 72
Notes taken for marine and inland risks . .	37,247 62
Rents due and accrued . . . . .	1,250 00
Corporation notes . . . . .	30,000 00
Gross Assets . . . . .	<hr/> \$1,160,805 57

## LIABILITIES.

Losses claimed and reported . . . . .	\$71,825 13
Unearned premiums on outstanding risks . .	334,185 71
Unused balances of premium notes . . . .	1,685 64
Dividends to stockholders unpaid . . . .	25 00
Gross Liabilities, except Capital . . . . .	<hr/> 407,721 48
Surplus as regards policy-holders . . . . .	\$753,084 09
Paid-up Capital . . . . .	500,000 00
	<hr/>
Surplus over Capital . . . . .	\$253,084 09

\* Total value of property mortgaged, \$128,000.

## 126 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

## INCOME.

Cash received for fire premiums . . . . .	\$242,373 50	
Deduct re-insurance and return premiums . . . . .	44,233 81	
Net cash received for fire premiums . . . . .		\$198,139 69
Cash rec'd for marine and inland premiums, . . . . .	\$162,522 60	
Deduct re-insurance and return premiums . . . . .	23,045 08	
Net cash rec'd for marine and inland prems. . . . .		139,477 52
Unpaid premium notes rec'd during the year, . . . . .	\$37,247 62	
Interest received on bonds and mortgages . . . . .		3,623 09
Interest and dividends received from all other sources . . . . .		39,248 43
Income from rents . . . . .		3,190 09
Gross Cash Income . . . . .		\$383,678 82

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$180,420 50	
Deduct salvage and re-insurance . . . . .	4,145 25	
Net cash paid for fire losses . . . . .		\$176,275 25
Cash paid for marine and inland losses . . . . .	125,211 74	
Deduct salvage and re-insurance . . . . .	11,221 59	
Net cash paid for marine and inland losses . . . . .		113,990 15
Cash dividends paid . . . . .		50,000 00
Cash paid for commissions and brokerage . . . . .		24,475 75
for salaries of officers and employés . . . . .		29,852 16
for state and local taxes . . . . .		8,517 96
for incidentals . . . . .		39,141 95
Gross cash expenditures . . . . .		\$442,253 22

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$40,324,963 00	\$365,255 06
Fire risks written during 1879 . . . . .	40,775,595 00	283,497 89
Total . . . . .	\$81,100,558 00	\$648,752 95
Deduct risks expired and terminated . . . . .	22,517,173 00	272,816 62
In force at end of year . . . . .	\$58,583,385 00	\$375,936 33
Deduct amount re-insured . . . . .	902,502 00	6,334 48
Net amount in force . . . . .	\$57,680,883 00	\$369,601 85
Marine risks outstanding Dec. 31, 1878 . . . . .	\$1,819,198 00	\$147,399 61
Marine risks written during 1879 . . . . .	21,289,948 00	153,690 67
Total . . . . .	\$23,109,146 00	\$301,090 28
Deduct risks expired and terminated . . . . .	20,100,456 00	156,992 29
In force at end of year . . . . .	\$3,008,690 00	\$144,097 99
Deduct amount re-insured . . . . .	77,597 00	1,077 11
Net amount in force . . . . .	\$2,931,093 00	\$143,020 88

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$3,465,790 88
Losses paid from organization of company . . . . .	1,979,451 79
Cash dividends declared from organization of company . . . . .	275,000 00
Dividends declared during the year (10 per cent) . . . . .	50,000 00
Fire losses incurred during the year . . . . .	226,244 97
Marine and inland losses incurred during the year . . . . .	86,595 56
Company's stock owned by directors . . . . .	45,100 00

## MECHANICS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated May 4, 1875. Commenced business May 5, 1875.]

PAID-UP CAPITAL, \$200,000.

ALFRED BICKNELL, *President.*

*Secretary,* JOHN H. ROBINSON.

*Office, No. 33 Milk Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Metropolitan Railroad bonds . . . . .	\$10,000 00	\$10,900 00
Andover and Lowell Railroad bonds . . . . .	10,000 00	10,700 00
District of Columbia bonds . . . . .	5,000 00	4,300 00
Boston and Albany Railroad stock . . . . .	10,000 00	14,000 00
Boston and Maine Railroad stock . . . . .	10,000 00	11,900 00
Chicago, Burlington, and Quincy R.R. stock . . . . .	10,000 00	14,100 00
Central National Bank . . . . .	2,500 00	2,500 00
Hide and Leather National Bank . . . . .	4,200 00	4,704 00
Everett National Bank . . . . .	4,300 00	4,730 00
North America National Bank . . . . .	6,800 00	7,344 00
Webster National Bank . . . . .	6,000 00	6,360 00
Eagle National Bank . . . . .	4,600 00	5,152 00
Blackstone National Bank . . . . .	1,900 00	2,033 00
Traders' National Bank . . . . .	700 00	721 00
State National Bank . . . . .	2,200 00	2,596 00
Revere National Bank . . . . .	500 00	575 00
Howard National Bank . . . . .	3,600 00	4,104 00
Manufacturers' National Bank . . . . .	3,500 00	3,500 00
	<hr/>	<hr/>
	\$95,800 00	\$110,219 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$31,493 33
Loans on mortgage of real estate (first liens*), . . . . .	57,800 00
Interest due or accrued thereon . . . . .	1,257 38

* Value of lands mortgaged . . . . .	\$41,250 00
Value of buildings thereon . . . . .	80,500 00
Amount of insurance held as collateral . . . . .	69,100 00

128 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Stocks, bonds, etc., as per schedule . . .	\$110,219 00	
Cash in the office of the company . . .	1,676 38	
Cash deposited in various banks . . .	25,233 16	
Interest due and accrued . . .	430 18	
Premiums in course of collection (gross) . .	9,645 31	
Rents due and accrued . . .	400 00	
Gross Assets . . .	—————	\$238,154 74

LIABILITIES.

Losses adjusted, unpaid . . .	\$321 94	
Losses claimed and reported . . .	3,800 00	
Unearned premiums on outstanding risks . .	25,740 56	
Commissions and brokerage . . .	1,446 79	
Gross Liabilities, except Capital . . .	—————	31,309 29
Surplus as regards policy-holders . . .		\$206,845 45
Paid-up Capital . . .		200,000 00
Surplus over Capital . . .		\$6,845 45

INCOME.

Cash received for fire premiums . . .	\$41,742 85	
Deduct re-insurance and return premiums . .	1,979 12	
Net cash received for fire premiums . . .	—————	\$39,763 73
Interest received on bonds and mortgages . .		5,422 33
Interest and dividends received from all other sources . .		6,330 04
Income from rents . . .		496 02
Gross Cash Income . . .		\$52,012 12

EXPENDITURES.

Cash paid for fire losses . . .	\$29,630 50	
Deduct salvage and re-insurance . . .	4,017 38	
Net cash paid for fire losses . . .	—————	\$25,613 12
Cash paid for commissions and brokerage . .		5,878 48
Cash paid for salaries, taxes, and incidentals . .		10,052 11
Gross Cash Expenditures . . .		\$41,543 71

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . .	\$1,724,617 00	\$20,575 44
Fire risks written during 1879 . . .	4,971,679 00	52,869 00
Total . . .	\$6,696,296 00	\$73,444 44
Deduct risks expired and terminated . . .	2,507,662 00	27,905 04
In force at end of year . . .	\$4,188,634 00	\$45,539 40
Deduct amount re-insured . . .	27,286 00	357 88
Net amount in force . . .	\$4,161,348 00	\$45,181 52

## MISCELLANEOUS.

Premiums received from organization of stock department .	\$56,711 71
Losses paid from organization of stock department . .	26,521 14
Fire losses incurred during the year . . . . .	25,778 77
Company's stock owned by directors . . . . .	76,600 00

## MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 11, 1823. Commenced business May, 1823.]

PAID-UP CAPITAL, \$400,000.

GEORGE R. ROGERS, *President*.*Secretary*, B. F. FIELD, Jun.*Office, No. 58 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Atlantic National Bank . . .	\$10,000 00	\$14,025 00
200 " City National Bank . . .	20,000 00	23,450 00
200 " Columbian National Bank . . .	20,000 00	28,850 00
214 " Eagle National Bank . . .	21,400 00	23,968 00
300 " Globe National Bank . . .	30,000 00	31,125 00
120 " Hamilton National Bank . . .	12,000 00	13,920 00
160 " New England National Bank . . .	16,000 00	22,480 00
200 " North National Bank . . .	20,000 00	25,200 00
37 " Railroad National Bank . . .	3,700 00	4,116 00
178 " State National Bank . . .	17,800 00	20,781 00
535 " Suffolk National Bank . . .	53,500 00	61,123 00
200 " Tremont National Bank. . .	20,000 00	23,600 00
200 " Union National Bank . . .	20,000 00	28,400 00
200 " Boston and Providence Railroad . . .	20,000 00	25,350 00
100 " Lyman Mills . . .	10,000 00	10,000 00
United States bonds . . .	25,000 00	26,100 00
New Bedford Railroad bonds . . .	30,000 00	31,500 00
Boston and Albany Railroad bonds . . .	30,000 00	36,600 00
Boston and Maine Railroad bonds . . .	10,000 00	11,950 00
Fitchburg Railroad bonds . . .	25,000 00	29,500 00
Boston and Lowell Railroad bonds . . .	25,000 00	27,450 00
Boston city bonds . . .	65,000 00	76,050 00
Charlestown water loan . . .	10,000 00	11,300 00
	<hr/> \$514,400 00	<hr/> 606,838 00

## Securities held as collateral for cash loans:

	Market value.	Loaned thereon.
10 shares State National Bank . . .	\$1,167 50	} \$5,100 00
3 " Pepperell Manufacturing Company .	2,595 00	
2 " Laconia Company . . .	980 00	
50 " Burlington and Missouri Railroad .	6,875 00	

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United States bonds . . . . .	\$7,140 00	\$7,000 00
Providence city water bond . . . . .	1,085 00	1,000 00
	<u>\$19,842 50</u>	<u>\$13,100 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$44,500 00	
Interest due or accrued thereon . . . . .	744 50	
Stocks, bonds, etc., as per schedule . . . . .	606,838 00	
Loans on collateral security, as per schedule . . . . .	13,100 00	
Cash in the office of the company . . . . .	222 18	
Cash deposited in various banks . . . . .	7,536 16	
Interest due and accrued . . . . .	5,927 01	
Premiums in course of collection (gross) . . . . .	1,306 52	
Notes taken for marine and inland risks . . . . .	52,682 22	
Gross Assets . . . . .	<u>—————</u>	\$732,856 59

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$10,716 43	
Losses claimed and reported . . . . .	13,330 00	
	<u>—————</u>	
Total amount of losses . . . . .	\$24,046 43	
Less re-insurance . . . . .	58 22	
	<u>—————</u>	
Net amount of unpaid losses . . . . .	\$23,988 21	
Unearned premiums on outstanding risks . . . . .	102,004 59	
Dividends to stockholders unpaid . . . . .	620 00	
Due and accrued for rent, salaries, etc. . . . .	1,383 00	
Commissions and brokerage . . . . .	195 98	
Gross Liabilities, except Capital . . . . .	<u>—————</u>	128,191 78
Surplus as regards policy-holders . . . . .		\$604,664 81
Paid-up Capital . . . . .		<u>400,000 00</u>
Surplus over Capital . . . . .		\$204,664 81

## INCOME.

Cash received for fire premiums . . . . .	\$65,617 49	
Deduct re-insurance and return premiums . . . . .	6,962 34	
Net cash received for fire premiums . . . . .	<u>—————</u>	\$58,655 15
Cash received for marine and inland prems. . . . .	\$82,230 85	
Deduct re-insurance and return premiums . . . . .	13,785 90	
Net cash rec'd for marine and inland prems. . . . .	<u>—————</u>	68,444 95
Unpaid premium notes rec'd during the year . . . . .	\$52,682 22	
Interest received on bonds and mortgages . . . . .		2,610 00
Interest and dividends received from all other sources . . . . .		<u>29,524 07</u>
Gross Cash Income . . . . .		\$159,234 17

* Value of lands mortgaged . . . . .	\$25,200 00
Value of buildings thereon . . . . .	33,300 00
Amount of insurance held as collateral . . . . .	44,000 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$33,161 22
Cash paid for marine and inland losses . . . . .	\$62,401 98
Deduct salvage and re-insurance . . . . .	5,726 15
Net cash paid for marine and inland losses . . . . .	56,675 83
Cash dividends paid . . . . .	41,125 00
Cash paid for commissions and brokerage . . . . .	12,389 20
for salaries of officers and employés . . . . .	12,480 00
for state and local taxes . . . . .	3,856 04
for rent and incidentals . . . . .	9,429 26
Gross Cash Expenditures . . . . .	\$169,116 55

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$9,864,605 00	\$71,888 82
Fire risks written during 1879 . . . . .	10,212,078 00	63,430 01
Total . . . . .	\$20,076,683 00	\$135,318 83
Deduct risks expired and terminated . . . . .	9,114,868 00	47,980 01
In force at end of year . . . . .	\$10,961,815 00	\$87,338 82
Deduct amount re-insured . . . . .	283,810 00	2,164 92
Net amount in force . . . . .	\$10,678,005 00	\$85,173 90
Marine risks outstanding Dec. 31, 1878 . . . . .	\$3,878,257 00	\$54,003 47
Marine risks written during 1879 . . . . .	4,975,077 00	57,508 37
Total . . . . .	\$8,853,334 00	\$111,511 84
Deduct risks expired and terminated . . . . .	3,743,461 00	51,050 95
In force at end of year . . . . .	\$5,109,873 00	\$60,460 89
Deduct amount re-insured . . . . .	76,000 00	2,319 75
Net amount in force . . . . .	\$5,033,873 00	\$58,141 14

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$4,928,020 39
Losses paid from organization of company . . . . .	3,846,812 91
Cash dividends declared from organization of company . . . . .	1,694,500 00
Dividends declared during the year (10 per cent) . . . . .	40,000 00
Fire losses incurred during the year . . . . .	42,258 06
Marine and inland losses incurred during the year . . . . .	54,595 98
Company's stock owned by directors . . . . .	28,300 00

NEPTUNE FIRE AND MARINE INSURANCE COMPANY,  
BOSTON.

[Incorporated Dec. 24, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, \$300,000.

GEORGE F. OSBORNE, *President.* Secretary, EUGENE B. HINCKLEY.*Office, No. 64 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
700 shares Tremont National Bank . . .	\$70,000 00	\$84,000 00
100 " Union National Bank . . .	10,000 00	14,200 00
30 " Massachusetts National Bank . . .	7,500 00	8,625 00
75 " Hamilton National Bank . . .	7,500 00	8,700 00
101 " Suffolk National Bank . . .	10,100 00	11,615 00
36 " Globe National Bank . . .	3,600 00	3,726 00
112 " Revere National Bank . . .	11,200 00	12,908 00
16 " Everett National Bank . . .	1,600 00	1,748 00
27 " Shoe and Leather National Bank . . .	2,700 00	3,251 00
22 " National Bank of Redemption . . .	2,200 00	2,970 00
United States bonds . . .	100,000 00	106,625 00
100 shares Boston and Providence Railroad . . .	10,000 00	12,600 00
Boston and Maine Railroad bonds . . .	30,000 00	35,700 00
Burlington and Missouri (Neb.) R.R. bonds . . .	24,000 00	25,920 00
Fitchburg Railroad bonds . . .	10,000 00	12,000 00
Fitchburg city bonds . . .	30,000 00	33,600 00
Brookline water loan . . .	10,000 00	12,500 00
Union Pacific Railroad bonds . . .	50,000 00	55,100 00
	<u>\$390,400 00</u>	<u>\$445,788 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$10,000 00
Interest due or accrued thereon . . .	281 67
Stocks, bonds, etc., as per schedule . . .	445,788 00
Cash in the office of the company . . .	383 68
Cash deposited in Tremont National Bank . . .	29,541 48
Interest due and accrued . . .	4,320 00
Premiums in course of collection (gross) . . .	10,314 17
Notes taken for marine and inland risks . . .	36,405 83
Corporation notes indorsed . . .	25,000 00
Premiums more than 3 months due, \$606 15	
Gross Assets . . .	<u>\$562,034 83</u>

\* Value of lands mortgaged . . . \$16,000 00  
Value of buildings thereon . . . 28,000 00  
Amount of insurance held as collateral . . . 10,000 00

## LIABILITIES.

Losses claimed and reported . . . . .	\$32,000 00	
Unearned premiums on outstanding risks . . . . .	77,054 19	
Commissions and brokerage . . . . .	900 00	
Gross Liabilities, except Capital . . . . .	—————	\$109,954 19
Surplus as regards policy-holders . . . . .		\$452,080 64
Paid-up Capital . . . . .		300,000 00
Surplus over Capital . . . . .		\$152,080 64

## INCOME.

Cash received for fire premiums . . . . .	\$68,833 46	
Deduct re-insurance and return premiums . . . . .	3,896 86	
Net cash received for fire premiums . . . . .	—————	\$64,936 60
Cash received for marine and inland prems. . . . .	\$60,827 84	
Deduct re-insurance and return premiums . . . . .	1,442 49	
Net cash rec'd for marine and inland prems. . . . .	—————	59,385 35
Unpaid premium notes rec'd during the year . . . . .	\$22,214 05	
Interest received on bonds and mortgages . . . . .		600 00
Interest and dividends received from all other sources . . . . .		24,065 97
Gross Cash Income . . . . .		\$148,987 92

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$35,463 55	
Deduct salvage and re-insurance . . . . .	223 75	
Net cash paid for fire losses . . . . .	—————	\$35,239 80
Cash paid for marine and inland losses . . . . .	\$58,912 77	
Deduct salvage and re-insurance . . . . .	1,621 58	
Net cash paid for marine and inland losses . . . . .	—————	57,291 19
Cash dividends paid . . . . .		30,000 00
Cash paid for commissions and brokerage . . . . .		12,116 07
for salaries of officers and employés . . . . .		14,851 87
for state and local taxes . . . . .		4,339 69
for rent and incidentals . . . . .		4,828 12
Gross Cash Expenditures . . . . .		\$158,666 74

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$6,548,818 00	\$82,444 76
Fire risks written during 1879 . . . . .	6,776,192 00	66,892 52
Total . . . . .	\$13,325,010 00	\$149,337 28
Deduct risks expired and terminated . . . . .	6,252,537 00	63,984 30
In force at end of year . . . . .	\$7,072,473 00	\$85,352 98

# 134 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Marine risks outstanding Dec. 31, 1878 . . . . .	\$1,849,241 00	\$49,131 22
Marine risks written during 1879 . . . . .	1,420,701 00	38,403 12
Total . . . . .	\$3,269,942 00	\$87,534 34
Deduct risks expired and terminated . . . . .	1,655,808 00	53,356 69
In force at end of year . . . . .	\$1,614,134 00	\$34,177 65
Deduct amount re-insured . . . . .	5,000 00	238 50
Net amount in force . . . . .	\$1,609,134 00	\$33,939 15

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,408,394 73
Losses paid from organization of company . . . . .	896,353 59
Cash dividends declared from organization of company . . . . .	180,000 00
Dividends declared during the year (10 per cent) . . . . .	30,000 00
Fire losses incurred during the year . . . . .	51,239 80
Marine and inland losses incurred during the year . . . . .	57,291 19
Company's stock owned by directors . . . . .	40,100 00

## NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, \$200,000.

ALBERT BOWKER, *President.* Secretary, EUGENE E. PATRIDGE.

*Office, No. 1 Old State House.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$32,000 00	\$33,050 00
Eastern Railroad bonds . . . . .	11,000 00	9,075 00
Cambridge city bonds . . . . .	10,000 00	10,250 00
Columbian National Bank stock . . . . .	5,000 00	7,212 50
Merchants' National Bank stock . . . . .	15,000 00	20,700 00
State National Bank stock . . . . .	10,000 00	11,675 00
National Hide and Leather Bank stock . . . . .	2,900 00	3,226 25
Shoe and Leather National Bank stock . . . . .	1,000 00	1,130 00
Eleventh Ward National Bank stock . . . . .	14,666 67	5,499 33
	\$101,566 67	\$101,818 08

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
East Boston Savings Bank books . . . . .	\$2,443 66	\$3,849 36
Mortgage note and deed . . . . .	2,500 00	
East Boston Savings Bank book . . . . .	96 21	94 32
	\$5,039 87	\$3,943 68

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$48,658 09	
Loans on mortgage of real estate (first liens*),	116,280 00	
Interest due or accrued thereon . . .	4,582 18	
Stocks, bonds, etc., as per schedule . . .	101,818 08	
Loans on collateral security, as per schedule . . .	3,943 68	
Cash in the office of the company . . .	1,521 14	
Cash deposited in various banks . . .	31,155 82	
Interest due and accrued . . .	421 30	
Premiums in course of collection (gross) . . .	3,684 32	
Bills receivable . . .	3,431 93	
Premiums more than 3 months due, \$287 69		
Gross Assets . . .	—————	\$315,496 54

## LIABILITIES.

Losses claimed and reported . . .	\$794 70	
Unearned premiums on outstanding risks . . .	44,805 46	
Dividends to stockholders unpaid . . .	50 00	
Due and accrued for rent, salaries, etc. . .	475 00	
Commissions and brokerage . . .	406 36	
Return premiums . . .	25 85	
Gross Liabilities, except Capital . . .	—————	46,557 37
Surplus as regards policy-holders . . .		\$268,939 17
Paid-up Capital . . .		200,000 00
Surplus over Capital . . .		\$68,939 17

## INCOME.

Cash received for fire premiums . . .	\$43,381 66	
Deduct re-insurance and return premiums . . .	4,006 30	
Net cash received for fire premiums . . .	—————	\$39,375 36
Interest received on bonds and mortgages . . .		8,944 19
Interest and dividends received from all other sources . . .		6,302 48
Income from rents . . .		293 66
Gross Cash Income . . .		\$54,915 69

## EXPENDITURES.

Cash paid for fire losses . . .	\$23,613 97	
Deduct salvage and re-insurance . . .	664 01	
Net cash paid for fire losses . . .	—————	\$22,949 96
Cash dividends paid . . .		19,950 00
Cash paid for commissions and brokerage . . .		3,984 56
for salaries of officers and employés . . .		10,716 57
for state and local taxes . . .		2,923 52
for incidental expenses . . .		3,866 43
Gross Cash Expenditures . . .		\$64,391 04

\* Total value of property mortgaged . . . \$284,200 00

Amount of insurance held as collateral . . . 68,443 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$9,578,916 00	\$86,064 14
Fire risks written during 1879 . . . . .	7,122,438 00	44,366 13
Total . . . . .	\$16,701,354 00	\$130,430 27
Deduct risks expired and terminated . . . . .	6,721,710 00	47,667 02
In force at end of year . . . . .	\$9,979,644 00	\$82,763 25
Deduct amount re-insured . . . . .	340,261 00	2,554 42
Net amount in force . . . . .	\$9,639,383 00	\$80,208 83

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$423,487 65
Losses paid from organization of company . . . . .	117,276 05
Cash dividends declared from organization of company . . . . .	120,000 00
Dividends declared during the year (10 per cent) . . . . .	20,000 00
Fire losses incurred during the year . . . . .	24,408 67
Company's stock owned by directors . . . . .	27,500 00

## PRESCOTT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 27, 1872. Commenced business Jan. 15, 1873.]

PAID-UP CAPITAL, \$200,000.

FRANKLIN GREEN, *President.**Secretary,* FRANCIS H. STEVENS.*Office, No. 56 Devonshire Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
625 shares National Webster Bank . . . . .	\$62,500 00	\$65,625 00
112 " Atlas National Bank . . . . .	11,200 00	13,258 00
203 " Eliot National Bank . . . . .	20,300 00	21,974 75
10 " National Eagle Bank . . . . .	1,000 00	1,120 00
100 " Merchandise National Bank . . . . .	10,000 00	9,950 00
125 " Market National Bank . . . . .	12,500 00	13,000 00
50 " New England National Bank . . . . .	5,000 00	7,050 00
120 " Tremont National Bank . . . . .	12,000 00	14,160 00
125 " Second National Bank . . . . .	12,500 00	18,125 00
48 " Blackstone National Bank . . . . .	4,800 00	5,184 00
60 " Merchants' National Bank . . . . .	6,000 00	8,280 00
100 " State National Bank . . . . .	10,000 00	11,700 00
100 " Globe National Bank . . . . .	10,000 00	10,300 00
Boston and Lowell Railroad bonds . . . . .	25,000 00	28,875 00
Boston city bonds . . . . .	10,000 00	10,000 00
Cincinnati city bonds . . . . .	25,000 00	28,250 00
Cleveland city bonds . . . . .	20,000 00	20,800 00
Eastern Railroad bonds . . . . .	5,000 00	4,150 00
	\$262,800 00	\$291,801 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Eastern Railroad bonds . . . . .	\$72,250 00	\$70,000 00
250 shares Chicago, Bur., and Quincy Railroad,	34,375 00	
Eastern Railroad bonds . . . . .	1,630 00	1,500 00
	<u>\$108,255 00</u>	<u>\$71,500 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$11,000 00
Stocks and bonds, as per schedule . . .	291,801 75
Loans on collateral security, as per schedule .	71,500 00
Cash in the office of the company . . .	5,899 84
Cash deposited in Nat'l B'k of Commonwealth,	6,993 76
Interest due and accrued . . . . .	2,006 98
Premiums in course of collection (gross) .	13,160 45
Gross Assets . . . . .	<u>\$402,362 78</u>

## LIABILITIES.

Losses claimed and reported . . . . .	\$19,309 98
Losses disputed or resisted . . . . .	1,500 00
Unearned premiums on outstanding risks .	90,315 91
Commissions and brokerage . . . . .	2,311 90
Gross Liabilities, except Capital . . . . .	<u>113,437 79</u>
Surplus as regards policy-holders . . . . .	\$288,924 99
Paid-up Capital . . . . .	<u>200,000 00</u>
Surplus over Capital . . . . .	\$88,924 99

## INCOME.

Cash received for fire premiums . . . . .	\$142,560 56
Deduct re-insurance and return premiums .	16,318 06
Net cash received for fire premiums . . . . .	<u>\$126,242 50</u>
Interest and dividends rec'd from all sources .	19,174 83
Gross Cash Income . . . . .	<u>\$145,417 33</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$86,397 47
Deduct salvage and re-insurance . . . . .	869 92
Net cash paid for fire losses . . . . .	<u>\$85,527 55</u>
Cash dividends paid . . . . .	20,000 00
Cash paid for commissions and brokerage .	23,344 62
for salaries of officers and employes . . .	9,700 00
for state and local taxes . . . . .	3,009 31
for incidental expenses . . . . .	9,840 29
Gross Cash Expenditures . . . . .	<u>\$151,421 77</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$14,818,804 00	\$180,266 57
Fire risks written during 1879 . . . . .	13,858,195 00	144,006 69
Total . . . . .	\$28,676,999 00	\$324,273 26
Deduct risks expired and terminated . . . . .	13,837,813 00	145,317 95
In force at end of year . . . . .	\$14,839,186 00	\$178,955 31
Deduct amount re-insured . . . . .	158,009 00	2,082 60
Net amount in force . . . . .	\$14,681,177 00	\$176,872 71

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,000,295 75
Losses paid from organization of company . . . . .	426,560 44
Cash dividends declared from organization of company . . . . .	110,000 00
Dividends declared during the year (10 per cent) . . . . .	20,000 00
Fire losses incurred during the year . . . . .	96,583 32
Company's stock owned by directors . . . . .	117,800 00

## REVERE FIRE INSURANCE COMPANY, BOSTON.

[Incorporated May 3, 1875. Commenced business May 6, 1875.]

PAID-UP CAPITAL, \$200,000.

JOSEPH H. WELLMAN, *President.*      *Secretary,* JOHN W. BELCHES.  
*Office, No. 48 Congress Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Old Colony Railroad . . . . .	\$10,000 00	\$10,900 00
30 " Norwich and Worcester Railroad . . . . .	3,000 00	3,840 00
Cheshire Railroad bonds . . . . .	15,000 00	15,487 50
34 shares Metropolitan National Bank . . . . .	3,400 00	3,672 00
25 " Merchandise National Bank . . . . .	2,500 00	2,500 00
50 " Boston National Bank . . . . .	5,000 00	5,387 50
15 " Eagle National Bank . . . . .	1,500 00	1,680 00
30 " Second National Bank . . . . .	3,000 00	4,350 00
50 " Third National Bank . . . . .	5,000 00	5,150 00
50 " Boylston National Bank . . . . .	5,000 00	5,512 50
20 " Mount Vernon National Bank . . . . .	2,000 00	1,925 00
38 " Everett National Bank . . . . .	3,800 00	4,151 50
50 " Tremont National Bank . . . . .	5,000 00	5,900 00
78 " Atlantic National Bank . . . . .	7,800 00	10,939 50
19 " Mechanics' National Bank . . . . .	1,900 00	2,185 00

100 shares National Bank of the Republic . . . . .	\$10,000 00	\$12,500 00
63 " National Bank of Redemption . . . . .	6,300 00	8,505 75
United States bonds . . . . .	40,000 00	42,600 00
20 shares E. & T. Fairbanks & Co. . . . .	10,000 00	11,000 00
South Boston Gas-Light Company notes . . . . .	10,000 00	10,000 00
	<hr/>	<hr/>
	\$150,200 00	\$168,186 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
5 shares Dorchester Gas-Light Company . . . . .	\$380 00	\$300 00
Boston city bonds . . . . .	1,160 00	1,000 00
15 shares Revere Copper Company . . . . .	18,000 00	15,000 00
Chicago and Eastern Illinois Railroad bonds . . . . .	7,600 00	6,000 00
	<hr/>	<hr/>
	\$27,140 00	\$22,300 00

#### SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$10,000 00	
Loans on mortgage of real estate (first liens*), . . . . .	53,000 00	
Interest due or accrued thereon . . . . .	1,566 11	
Stocks, bonds, etc., as per schedule . . . . .	168,186 25	
Loans on collateral security, as per schedule . . . . .	22,300 00	
Cash in the office of the company . . . . .	332 42	
Cash deposited in Everett National Bank . . . . .	11,682 09	
Interest due and accrued . . . . .	865 89	
Premiums in course of collection (gross) . . . . .	17,696 12	
Rents due and accrued . . . . .	61 66	
Gross Assets . . . . .	<hr/>	\$285,690 54

#### LIABILITIES.

Losses adjusted, unpaid . . . . .	\$2,672 60	
Losses claimed and reported . . . . .	9,100 00	
Unearned premiums on outstanding risks . . . . .	60,621 16	
Commissions and brokerage . . . . .	2,653 66	
Miscellaneous . . . . .	1,000 00	
Gross Liabilities, except Capital . . . . .	<hr/>	76,047 42
Surplus as regards policy-holders . . . . .		\$209,643 12
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		<hr/>
		\$9,643 12

#### INCOME.

Cash received for fire premiums . . . . .	\$105,177 75	
Deduct re-insurance and return premiums . . . . .	14,273 10	
Net cash received for fire premiums . . . . .	<hr/>	\$90,904 65

\* Value of lands mortgaged . . . . . \$28,200 00  
 Value of buildings thereon . . . . . 70,800 00  
 Amount of insurance held as collateral . . . . . 50,500 00

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Interest received on bonds and mortgages . . . . .	\$2,910 00
Interest and dividends received from all other sources . . . . .	8,555 93
Income from rents . . . . .	113 33
Gross Cash Income . . . . .	\$102,483 91

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$66,808 14
Deduct salvage and re-insurance . . . . .	2,738 43
Net cash paid for fire losses . . . . .	\$64,069 71
Cash paid for commissions and brokerage . . . . .	19,275 52
for salaries of officers and employés . . . . .	11,208 33
for state and local taxes . . . . .	3,765 04
for rent and incidentals . . . . .	9,357 07
Gross Cash Expenditures . . . . .	\$107,675 67

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$9,286,822 00	\$111,115 31
Fire risks written during 1879 . . . . .	10,396,931 00	111,355 70
Total . . . . .	\$19,683,753 00	\$222,471 01
Deduct risks expired and terminated . . . . .	9,303,906 00	95,429 25
In force at end of year . . . . .	\$10,379,847 00	\$127,041 76
Deduct amount re-insured . . . . .	303,998 00	3,605 56
Net amount in force . . . . .	\$10,075,849 00	\$123,436 20

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$127,447 41
Losses paid from organization of company . . . . .	162,947 26
Cash dividends declared from organization of company . . . . .	10,000 00
Fire losses incurred during the year . . . . .	69,318 10
Company's stock owned by directors . . . . .	32,000 00

## SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated Feb. 6, 1856. Commenced business Feb. 7, 1857.]

PAID-UP CAPITAL, \$100,000.

WILLIAM NORTHEY, *President.* Secretary, FREDERICK P. RICHARDSON.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$50,000 00	\$51,937 50
Burlington and Missouri River R.R. bonds . . . . .	6,000 00	6,480 00
Cedar Rapids and Missouri River R.R. bonds, . . . . .	5,000 00	5,675 00

Vt. Central and Vt. and Canada R.R. bonds .	\$5,000 00	\$1,750 00
Cleveland city bonds . . . . .	10,000 00	11,525 00
Providence city bonds . . . . .	5,000 00	5,400 00
Cambridge city bonds . . . . .	10,000 00	11,300 00
Louisville city bonds . . . . .	5,000 00	5,250 00
30 shares Mercantile National Bank, Salem .	3,000 00	3,330 00
81 “ Merchants’ National Bank, Salem .	4,050 00	4,860 00
73 “ Exchange National Bank, Salem .	7,300 00	8,103 00
98 “ First National Bank, Salem . .	9,800 00	10,878 00
100 “ Naunkeag National Bank, Salem .	10,000 00	14,400 00
93 “ North National Bank, Boston .	9,300 00	11,718 00
100 “ Second National Bank, Boston .	10,000 00	14,500 00
100 “ Webster National Bank, Boston .	10,000 00	10,500 00
75 “ Bank of Commerce, Boston . .	7,500 00	8,850 00
51 “ Atlantic National Bank, Boston .	5,100 00	7,152 75
30 “ Merchants’ National Bank, Boston,	3,000 00	4,140 00
16 “ Shawmut National Bank, Boston . .	1,600 00	1,776 00
21 “ Boston National Bank, Boston .	2,100 00	2,268 00
	<hr/>	<hr/>
	\$178,750 00	\$201,793 25

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares Insurance Co. of North America .	\$3,450 00	\$1,500 00
Cleveland city bond . . . . .	1,000 00	1,000 00
Louisville city bonds . . . . .	2,100 00	1,500 00
	<hr/>	<hr/>
	\$6,550 00	\$4,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks and bonds, as per schedule . . . .	\$201,793 25
Loans on collateral security, as per schedule .	4,000 00
Cash in the office of the company . . . .	1,223 25
Cash deposited in Merchants’ National Bank .	17,884 32
Interest due and accrued . . . . .	2,005 68
Premiums in course of collection (gross) .	4,162 90
Notes taken for marine and inland risks .	26,846 80
Gross Assets . . . . .	<hr/>
	\$257,916 20

## LIABILITIES.

Losses claimed and reported . . . . .	\$10,000 00
Less re-insurance . . . . .	4,000 00
	<hr/>
Net amount of unpaid losses . . . . .	\$6,000 00
Unearned premiums on outstanding risks .	26,846 80
Dividends to stockholders unpaid . . . .	210 00
Due and accrued for rent, salaries, etc. .	747 95
Commissions and brokerage . . . . .	504 31
Gross Liabilities, except Capital . . . .	<hr/>
	34,309 06
Surplus as regards policy-holders . . . .	\$223,607 14
Paid-up Capital . . . . .	100,000 00
	<hr/>
Surplus over Capital . . . . .	\$123,607 14

## INCOME.

Cash received for marine and inland prems. . . . .	\$46,152 93	
Deduct re-insurance and return premiums . . . . .	3,234 28	
Net cash received for marine and inland prems. . . . .	<u>          </u>	\$42,918 65
Interest and dividends received from all sources . . . . .		10,687 05
Gross Cash Income . . . . .		<u>\$53,605 70</u>

## EXPENDITURES.

Cash paid for marine and inland losses . . . . .	\$37,452 94	
Deduct salvage and re-insurance . . . . .	1,526 03	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	\$35,926 91
Cash dividends paid . . . . .		9,985 00
Cash paid for commissions and brokerage . . . . .		1,962 62
for salaries of officers and employés . . . . .		3,112 00
for state and local taxes . . . . .		345 01
for incidental expenses . . . . .		1,297 49
Gross Cash Expenditures . . . . .		<u>\$52,629 03</u>

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1878 . . . . .	\$691,069 00	\$30,706 46
Marine risks written during 1879 . . . . .	2,237,719 00	42,792 53
Total . . . . .	<u>\$2,928,788 00</u>	<u>\$73,498 99</u>
Deduct risks expired and terminated . . . . .	2,043,477 00	46,652 19
In force at end of year . . . . .	<u>\$885,311 00</u>	<u>\$26,846 80</u>
Deduct amount re-insured . . . . .	10,738 00	510 16
Net amount in force . . . . .	<u>\$874,573 00</u>	<u>\$26,336 64</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,072,326 35
Losses paid from organization of company . . . . .	821,748 06
Cash dividends declared from organization of company . . . . .	224,000 00
Dividends declared during the year (10 per cent) . . . . .	10,000 00
Marine and inland losses incurred during the year . . . . .	35,926 91
Company's stock owned by directors . . . . .	12,200 00

## SHAWMUT INSURANCE COMPANY, BOSTON.\*

[Incorporated July 29, 1875. Commenced business Sept. 23, 1875.]

PAID-UP CAPITAL, \$500,000.

WILLIAM S. DENNY, *President.**Secretary,* JAMES BRUERTON.*Office, No. 4 Post-Office Square.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Massachusetts state bonds . . . . .	\$100,000 00	\$110,125 00
Boston city bonds . . . . .	100,000 00	109,500 00
United States bonds . . . . .	110,000 00	114,737 50
Newton city bonds . . . . .	50,000 00	57,250 00
Danvers city bonds . . . . .	50,000 00	52,250 00
Fall River city bonds . . . . .	25,000 00	25,750 00
Lynn city bonds . . . . .	10,000 00	10,500 00
100 shares Manufacturers' National Bank . . . . .	10,000 00	9,900 00
50 " Continental National Bank . . . . .	5,000 00	5,250 00
50 " Merchandise National Bank . . . . .	5,000 00	4,925 00
12 " Chelsea National Bank . . . . .	1,200 00	1,212 00
	<hr/>	<hr/>
	\$466,200 00	\$501,399 50

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$14,250 00
Loans on mortgage of real estate (first liens †), . . . . .	38,000 00
Interest due or accrued thereon . . . . .	889 18
Stocks and bonds, as per schedule . . . . .	501,399 50
Cash in the office of the company . . . . .	3,083 28
Cash deposited in Nat'l B'k of Commonwealth, . . . . .	8,942 23
Interest due and accrued . . . . .	2,020 67
Premiums in course of collection (gross) . . . . .	24,691 61
Rents due and accrued . . . . .	177 00
Gross Assets . . . . .	<hr/> \$593,453 47

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$8,847 14
Losses claimed and reported . . . . .	14,154 22
Unearned premiums on outstanding risks . . . . .	64,752 52
Due and accrued for rent, salaries, etc. . . . .	200 00

\* Re-insured all risks in Metropole Insurance Company since Jan. 1, 1880.

† Value of lands mortgaged . . . . . \$35,100 00

Value of buildings thereon . . . . . 38,900 00

Amount of insurance held as collateral . . . . . 33,400 00

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Commissions and brokerage . . . . .	\$3,703 74	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$91,657 62
Surplus as regards policy-holders . . . . .		\$501,795 85
Paid-up Capital . . . . .		<u>500,000 00</u>
Surplus over Capital . . . . .		\$1,795 85

## INCOME.

Cash received for fire premiums . . . . .	\$199,779 58	
Deduct re-insurance and return premiums . . . . .	28,836 17	
Net cash received for fire premiums . . . . .	<u>          </u>	\$170,943 41
Interest received on bonds and mortgages . . . . .		2,599 44
Interest and dividends received from all other sources . . . . .		24,516 97
Income from rents . . . . .		<u>756 49</u>
Gross Cash Income . . . . .		\$198,816 31

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$173,380 86	
Cash dividends paid . . . . .	15,000 00	
Cash paid for commissions and brokerage . . . . .	32,906 18	
for salaries of officers and employ�es . . . . .	18,564 85	
for state and local taxes . . . . .	9,130 97	
for incidental expenses . . . . .	<u>12,888 48</u>	
Gross Cash Expenditures . . . . .		\$261,871 34

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$17,022,887 00	\$189,146 18
Fire risks written during 1879 . . . . .	15,636,292 00	<u>199,779 58</u>
Total . . . . .	\$32,659,179 00	\$388,925 76
Deduct risks expired and terminated . . . . .	<u>22,169,089 00</u>	250,577 65
In force at end of year . . . . .	\$10,490,090 00	\$138,348 11
Deduct amount re-insured . . . . .	<u>128,580 00</u>	1,844 55
Net amount in force * . . . . .	\$10,361,510 00	\$136,503 56

## MISCELLANEOUS.

Premiums received from organization of company , . . . .	\$970,824 06	
Losses paid from organization of company . . . . .	518,398 63	
Cash dividends declared from organization of company . . . . .	15,000 00	
Dividends declared during the year (3 per cent) . . . . .	15,000 00	
Fire losses incurred during the year . . . . .	169,637 83	
Company's stock owned by directors . . . . .	<u>196,000 00</u>	

\* Re-insured in Metropole Insurance Company.

## SHOE AND LEATHER INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, \$300,000.

JOHN C. ABBOTT, *President.**Secretary,* HENRY B. WHITE.*Office, No. 16 Congress Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
253 shares Shawmut National Bank . . .	\$25,300 00	\$28,083 00
50 " Merchandise National Bank . . .	5,000 00	4,950 00
200 " Hamilton National Bank . . .	20,000 00	23,200 00
100 " Second National Bank . . .	10,000 00	14,500 00
31 " Atlantic National Bank . . .	3,100 00	4,347 75
117 " Tremont National Bank . . .	11,700 00	13,806 00
47 " Atlas National Bank . . .	4,700 00	5,563 62
62 " Merchants' National Bank . . .	6,200 00	8,556 00
250 " National Bank of the Republic . . .	25,000 00	30,500 00
54 " National Bank of Redemption . . .	5,400 00	7,276 50
Boston and Albany Railroad bonds . . .	25,000 00	31,229 17
Boston and Lowell Railroad bonds . . .	10,000 00	10,900 00
Eastern Railroad bonds . . . . .	21,000 00	17,640 34
United States bonds . . . . .	200,000 00	209,450 00
Cambridge city bonds . . . . .	40,000 00	41,350 00
Providence city bonds . . . . .	25,000 00	27,000 00
Somerville city bonds . . . . .	21,500 00	23,220 00
Woburn town bonds . . . . .	30,000 00	31,200 00
Beverly town bonds . . . . .	5,000 00	5,186 11
	<hr/>	<hr/>
	\$493,900 00	\$537,958 49

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$40,000 00
Interest due or accrued thereon . . . . .	1,050 83
Stocks, bonds, etc., as per schedule . . . . .	537,958 49
Cash in the office of the company . . . . .	10,177 07
Cash deposited in various banks . . . . .	50,205 49
Premiums in course of collection (gross) . . . . .	47,056 76
Notes taken for marine and inland risks . . . . .	65,879 66
Gross Assets . . . . .	<hr/> \$752,328 30

## LIABILITIES.

Losses claimed and reported . . . . .	\$42,485 79
Losses disputed or resisted . . . . .	5,000 00

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\* Value of lands mortgaged . . . . . \$40,000 00  
 Value of buildings thereon . . . . . 50,000 00  
 Amount of insurance held as collateral . . . . . 43,000 00

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Unearned premiums on outstanding risks . . . . .	\$182,340 09	
Commissions and brokerage . . . . .	1,327 22	
Gross Liabilities, except Capital and Scrip, . . . . .	<u>          </u>	\$231,153 10
Surplus as regards policy-holders . . . . .		\$521,175 20
Paid-up Capital . . . . .		<u>300,000 00</u>
Surplus over Capital . . . . .		\$221,175 20

## INCOME.

Cash received for fire premiums . . . . .	\$141,073 66	
Deduct re-insurance and return premiums . . . . .	2,364 98	
Net cash received for fire premiums . . . . .	<u>          </u>	\$138,708 68
Cash rec'd for marine and inland premiums . . . . .	\$118,150 21	
Deduct re-insurance and return premiums . . . . .	10,305 42	
Net cash rec'd for marine and inland prems. . . . .	<u>          </u>	107,844 79
Unpaid premium notes rec'd during the year . . . . .	\$65,879 66	
Interest received on bonds and mortgages . . . . .		2,550 00
Interest and dividends received from all other sources . . . . .		<u>25,888 63</u>
Gross Cash Income . . . . .		\$274,992 10

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$57,829 84	
Deduct salvage and re-insurance . . . . .	238 50	
Net cash paid for fire losses . . . . .	<u>          </u>	\$57,591 34
Cash paid for marine and inland losses . . . . .	\$80,727 37	
Deduct salvage and re-insurance . . . . .	2,002 02	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	78,725 35
Cash dividends paid . . . . .		30,000 00
Cash paid for commissions and brokerage . . . . .		29,620 27
for salaries of officers and employés . . . . .		14,680 00
for state and local taxes . . . . .		4,642 86
for rent and incidentals . . . . .		<u>14,120 17</u>
Gross Cash Expenditures . . . . .		\$229,379 99

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$15,571,799 00	\$194,332 47
Fire risks written during 1879 . . . . .	16,635,729 00	<u>160,002 73</u>
Total . . . . .	\$32,207,528 00	\$354,335 20
Deduct risks expired and terminated . . . . .	14,439,893 00	<u>144,841 02</u>
In force at end of year . . . . .	\$17,767,635 00	\$209,494 18
Deduct amount re-insured . . . . .	38,650 00.	<u>636 81</u>
Net amount in force . . . . .	\$17,728,985 00	\$208,857 37

Marine risks outstanding Dec. 31, 1878 .	\$1,649,272 00	\$73,511 70
Marine risks written 1879 . . .	15,666,369 00	144,904 57
Total . . . . .	\$17,315,641 00	\$218,416 27
Deduct risks expired and terminated .	13,286,623 00	144,126 68
In force at end of year . . . . .	\$4,029,018 00	\$74,289 59
Deduct amount re-insured . . . . .	2,500 00	125 00
Net amount in force . . . . .	\$4,026,518 00	\$74,164 59

## MISCELLANEOUS.

Premiums received from organization of company .	\$1,681,723 30
Losses paid from organization of company . . . .	714,452 98
Cash dividends declared from organization of company .	180,000 00
Dividends declared during the year (10 per cent) . .	30,000 00
Fire losses incurred during the year . . . . .	81,085 09
Marine and inland losses incurred during the year . .	85,712 37
Company's stock owned by directors . . . . .	55,400 00

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

PAID-UP CAPITAL, \$750,000.

DWIGHT R. SMITH, *President.**Secretary,* SANFORD J. HALL.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
500 shares Boston and Albany Railroad .	\$50,000 00	\$69,000 00
500 " Boston and Providence Railroad .	50,000 00	63,000 00
500 " Connecticut River Railroad . .	50,000 00	69,000 00
45 " Worcester and Nashua Railroad .	4,500 00	2,475 00
1,000 " N. Y., N. H., and Hartford R.R.	100,000 00	155,000 00
500 " N. Y. Central and H. R. R.R. .	50,000 00	65,000 00
1,000 " New York and Harlem Railroad .	50,000 00	80,000 00
1,000 " Phila., Wil., and Balt. Railroad,	50,000 00	67,000 00
200 " Old Colony Railroad . . . .	20,000 00	21,400 00
100 " Agawam Nat'l Bank, Springfield,	10,000 00	11,500 00
84 " John Hancock Nat'l B'k, Sp'gfield,	8,400 00	9,240 00
104 " Chicopee Nat'l Bank, Springfield,	10,400 00	14,560 00
100 " Pynchon Nat'l Bank, Springfield,	10,000 00	16,000 00
28 " Second Nat'l Bank, Springfield .	2,800 00	4,480 00
200 " Third Nat'l Bank, Springfield .	20,000 00	32,000 00
75 " Ware National Bank, Ware .	7,500 00	8,625 00
34 " First Nat'l Bank, Northampton .	3,400 00	4,080 00

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67 shares Northampton National Bank . .	\$6,700 00	\$6,968 00
10 " Monson National Bank, Monson . .	1,000 00	1,250 00
100 " Merchants' Nat'l Bank, Boston . .	10,000 00	13,800 00
100 " Atlas National Bank, Boston . .	10,000 00	11,800 00
100 " Howard National Bank, Boston . .	10,000 00	11,300 00
100 " Webster National Bank, Boston . .	10,000 00	10,500 00
150 " Boylston National Bank, Boston . .	15,000 00	16,500 00
100 " Eliot National Bank, Boston . .	10,000 00	10,800 00
75 " Nat'l Bank of Commerce, Boston . .	7,500 00	8,850 00
50 " Nat'l Bank of Commerce, N.Y. . .	5,000 00	6,500 00
United States 6 per cent currency reg. bonds,	100,000 00	122,000 00
Rome, Watertown, and Ugdensb'g R.R. bonds,	1,700 00	1,700 00
Morris and Essex Railroad bonds . . .	8,000 00	10,000 00
New York and Harlem Railroad bonds . .	10,000 00	12,500 00
Boston and Albany Railroad bonds . .	100,000 00	122,000 00
Kansas City, St. Joseph's, and Council Bluffs Railroad bonds . . . . .	25,000 00	26,500 00
	<u>\$826,900 00</u>	<u>\$1,085,328 00</u>

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares Agawam National Bank, Springfield,	\$2,300 00	\$2,275 00
20 " Second National Bank, Springfield .	3,200 00	1,500 00
8 " Chicopee Nat'l Bank, Springfield . .	1,120 00	1,140 00
10 " Third National Bank, Springfield . .	1,600 00	900 00
75 " Massasoit Paper Manufacturing Co. .	7,500 00	3,000 00
10 " Agawam National Bank . . . .	1,150 00	1,000 00
5 " Connecticut River Railroad . . .	690 00	500 00
25 " Quassaick National Bank . . . .	625 00	400 00
	<u>\$18,185 00</u>	<u>\$10,715 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$171,400 00
Loans on mortgage of real estate (first liens*),	350,434 72
Interest due or accrued thereon . . . .	10,571 79
Stocks and bonds, as per schedule . . .	1,085,328 00
Loans on collateral security, as per schedule .	10,715 00
Cash in the office of the company . . . .	14,165 98
Cash deposited in various banks . . . .	99,251 23
Interest due and accrued . . . . .	15,172 95
Premiums in course of collection (gross) .	99,500 00
Rents due and accrued . . . . .	1,937 67
Gross Assets . . . . .	<u>\$1,858,477 34</u>

\* Value of lands mortgaged . . . . . \$206,500 00  
Value of buildings thereon . . . . . 465,500 00  
Amount of insurance held as collateral . . . . . 326,200 00

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$14,217 75	
claimed and reported . . . . .	50,211 75	
disputed or resisted . . . . .	12,498 95	
Total amount of losses . . . . .	\$76,928 45	
Less re-insurance . . . . .	1,682 50	
Net amount of unpaid losses . . . . .	\$75,245 95	
Unearned premiums on outstanding risks . . . . .	573,972 05	
Commissions and brokerage . . . . .	14,925 00	
Gross Liabilities, except Capital . . . . .		\$664,143 00
Surplus as regards policy-holders . . . . .		\$1,194,334 34
Paid-up Capital . . . . .		750,000 00
Surplus over Capital . . . . .		\$444,334 34

## INCOME.

Cash received for fire premiums . . . . .	\$879,739 74	
Deduct re-insurance and return premiums . . . . .	89,479 02	
Net cash received for fire premiums . . . . .		\$790,260 72
Interest received on bonds and mortgages . . . . .		22,195 29
Interest and dividends received from all other sources . . . . .		62,436 35
Income from rents . . . . .		6,323 20
Gross Cash Income . . . . .		\$881,215 56

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$528,818 45	
Deduct salvage and re-insurance . . . . .	32,662 75	
Net cash paid for fire losses . . . . .		\$496,155 70
Cash dividends paid . . . . .		75,000 00
Cash paid for commissions and brokerage . . . . .		122,321 75
for salaries of officers and employes . . . . .		40,003 08
for state and local taxes . . . . .		28,690 39
for incidental expenses . . . . .		73,203 92
Gross Cash Expenditures . . . . .		\$835,374 84

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$89,726,163 00	\$1,076,023 63
Fire risks written during 1879 . . . . .	77,434,708 00	879,739 74
Total . . . . .	\$167,160,871 00	\$1,955,763 37
Deduct risks expired and terminated . . . . .	71,365,208 00	809,798 20
In force at end of year . . . . .	\$95,795,663 00	\$1,145,965 17

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$11,161,414 47
Losses paid from organization of company . . . . .	7,423,421 65
Cash dividends declared from organization of company . .	1,317,042 00
Dividends declared during the year (10 per cent) . . .	75,000 00
Fire losses incurred during the year . . . . .	502,015 61
Company's stock owned by directors . . . . .	119,000 00

TRADERS' AND MECHANICS' INSURANCE COMPANY,  
LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

PAID-UP CAPITAL, \$100,000.

LEVI SPRAGUE, *President*.*Secretary*, EDWARD M. TUCKER.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Lowell Railroad bonds . . . . .	\$10,000 00	\$11,500 00
Lowell and Lawrence Railroad bonds . . . . .	6,000 00	6,300 00
Cook county bonds . . . . .	2,500 00	2,650 00
10 shares Boston and Lowell Railroad . . . . .	5,000 00	4,500 00
10 " Stony Brook Railroad . . . . .	1,000 00	1,050 00
2 " Merrimack Manufacturing Company, . . . . .	2,000 00	3,000 00
7 " Massachusetts Cotton Mills . . . . .	7,000 00	8,050 00
5 " Lowell Manufacturing Company . . . . .	3,450 00	4,150 00
20 " Bates Manufacturing Company . . . . .	2,000 00	2,850 00
20 " Hill Manufacturing Company . . . . .	2,000 00	2,000 00
4 " Hamilton Manufacturing Company . . . . .	4,000 00	4,200 00
2 " Appleton Manufacturing Company . . . . .	2,000 00	1,950 00
34 " Prescott National Bank . . . . .	3,400 00	4,420 00
10 " Atlas National Bank . . . . .	1,000 00	1,180 00
10 " Tremont National Bank . . . . .	1,000 00	1,180 00
10 " Merchants' National Bank . . . . .	1,000 00	1,380 00
	<u>\$53,350 00</u>	<u>\$60,360 00</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
4 shares Connecticut Fire Insurance Co. . . . .	\$460 00	\$400 00
50 " Nashua and Lowell Railroad . . . . .	5,500 00	5,000 00
Lowell city bonds . . . . .	13,300 00	10,000 00
Boston and Lowell Railroad bonds . . . . .		
Lowell and Lawrence Railroad bonds . . . . .		
	<u>\$19,260 00</u>	<u>\$15,400 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$14,500 00
Loans on mortgage of real estate (first liens) . . . .	79,350 00

Stocks, bonds, etc., as per schedule . . . . .	\$60,360 00	
Loans on collateral security, as per schedule . . . . .	15,400 00	
Cash in the office of the company and in bank, . . . . .	8,449 25	
Interest due and accrued . . . . .	1,835 70	
Premiums in course of collection (net) . . . . .	193 65	
Personal loan . . . . .	500 00	
Gross Assets . . . . .	—————	\$180,588 60

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$2,500 00	
Unearned premiums on outstanding risks . . . . .	22,177 54	
Gross Liabilities, except Capital . . . . .	—————	24,677 54
Surplus as regards policy-holders . . . . .		\$155,911 06
Paid-up Capital . . . . .		100,000 00
Surplus over Capital . . . . .		\$55,911 06

## INCOME.

Cash received for fire premiums . . . . .	\$25,355 53	
Deduct re-insurance and return premiums . . . . .	818 24	
Net cash received for fire premiums . . . . .	—————	\$24,537 29
Interest and dividends received from all sources . . . . .		8,641 77
Income from rents . . . . .		564 71
Gross Cash Income . . . . .		\$33,743 77

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$20,850 41	
Cash dividends paid . . . . .	8,000 00	
Cash paid for commissions and brokerage . . . . .	3,553 23	
for salaries of officers and employés . . . . .	2,750 80	
for state and local taxes . . . . .	1,436 17	
Gross Cash Expenditures . . . . .		\$36,590 61

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$3,316,452 00	\$47,981 74
Fire risks written during 1879 . . . . .	2,356,772 00	24,887 72
Total . . . . .	\$5,673,224 00	\$72,869 46
Deduct risks expired and terminated . . . . .	2,359,905 00	28,514 37
In force at end of year . . . . .	\$3,313,319 00	\$44,355 09

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$157,994 78
Losses paid from organization of company . . . . .	277,396 96
Cash dividends declared from organization of company . . . . .	164,500 00
Dividends declared during the year (8 per cent) . . . . .	8,000 00
Fire losses incurred during the year . . . . .	19,764 66
Company's stock owned by directors . . . . .	5,300 00

WASHINGTON FIRE AND MARINE INSURANCE COMPANY,  
BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, \$400,000.

ISAAC SWEETSER, *President.**Secretary,* BENJAMIN SWEETSER.*Office, No. 38 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
567 shares Columbian National Bank . . .	\$56,700 00	\$81,789 75
25 " Continental National Bank . . .	2,500 00	2,625 00
100 " Hamilton National Bank . . .	10,000 00	11,600 00
150 " Merchants' National Bank . . .	15,000 00	20,700 00
50 " Merchandise National Bank . . .	5,000 00	4,950 00
75 " National Bank of Commerce . . .	7,500 00	8,850 00
120 " National City Bank . . .	12,000 00	14,070 00
109 " National Eagle Bank . . .	10,900 00	12,208 00
31 " National Hide and Leather Bank . . .	3,100 00	3,448 75
100 " National Revere Bank . . .	10,000 00	11,500 00
74 " State National Bank . . .	7,400 00	8,639 50
18 " Suffolk National Bank . . .	1,800 00	2,070 00
15 " Washington National Bank . . .	1,500 00	1,935 00
40 " Norwich and Worcester Railroad . . .	4,000 00	5,280 00
10 " Boston Gas-Light Company . . .	5,000 00	6,950 00
United States bonds . . . . .	110,000 00	116,562 50
Boston city bonds . . . . .	110,000 00	127,600 00
Old Colony Railroad bonds . . . . .	20,000 00	23,400 00
Eastern Railroad bonds . . . . .	61,500 00	50,737 50
Chicago, Burl., and Quincy Railroad bonds . . .	20,000 00	23,600 00
Union Pacific Railroad bonds . . . . .	20,000 00	21,700 00
Cedar Rapids and Missouri River R.R. bonds . .	5,000 00	5,675 00
	<hr/>	<hr/>
	\$498,900 00	\$565,891 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
320 shares Indian Orchard Mills . . . . .	\$33,600 00	\$25,0 0 00
10 " Commercial Wharf Company . . . . .	25,000 00	10,000 00
Union Pacific Railroad bonds . . . . .	3,345 00	2,000 00
	<hr/>	<hr/>
	\$61,945 00	\$37,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*) . .	\$62,500 00
Interest due or accrued thereon . . . . .	1,246 00

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* Value of lands mortgaged . . . . .	\$53,600 00
Value of buildings thereon . . . . .	95,500 00
Amount of insurance held as collateral . . . . .	68,000 00

Stocks, bonds, etc., as per schedule . . .	\$565,891 00	
Loans on collateral security, as per schedule . .	37,000 00	
Cash in the office of the company . . .	4,604 69	
Cash deposited in Columbian National Bank . .	79,263 53	
Interest due and accrued . . . . .	2,159 50	
Premiums in course of collection (gross) . .	12,134 13	
Notes taken for marine and inland risks . .	80,961 94	
Gross Assets . . . . .	<u>          </u>	\$845,760 79

## LIABILITIES.

Losses claimed and reported . . . . .	\$35,863 00	
Unearned premiums on outstanding risks . .	132,337 72	
Commissions and brokerage . . . . .	2,735 86	
Re-insurance . . . . .	1,131 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	172,067 58
Surplus as regards policy-holders . . . . .		\$673,693 21
Paid-up Capital . . . . .		<u>400,000 00</u>
Surplus over Capital . . . . .		\$273,693 21

## INCOME.

Cash received for fire premiums . . . . .	\$100,081,50	
Deduct re-insurance and return premiums . .	8,182 97	
Net cash received for fire premiums . . . . .	<u>          </u>	\$91,898 53
Cash rec'd for marine and inland premiums . .	\$124,234 37	
Deduct re-insurance and return premiums . .	18,112 74	
Net cash rec'd for marine and inland prems. . .	<u>          </u>	106,121 63
Unpaid premium notes rec'd during the year .	\$63,199 20	
Interest received on bonds and mortgages . . . .	4,230 49	
Interest and dividends received from all other sources . .	30,440 18	
Income from profit and loss account . . . . .	74 02	
Gross Cash Income . . . . .	<u>          </u>	\$232,764 85

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$49,238 01	
Deduct salvage and re-insurance . . . . .	1,937 48	
Net cash paid for fire losses . . . . .	<u>          </u>	\$47,300 53
Cash paid for marine and inland losses . . . .	\$54,812 66	
Deduct salvage and re-insurance . . . . .	566 23	
Net cash paid for marine and inland losses . .	<u>          </u>	54,246 43
Cash dividends paid . . . . .	40,000 00	
Cash paid for commissions and brokerage . . . .	19,982 64	
for salaries of officers and employ��s . . . .	16,850 00	
for state and local taxes . . . . .	6,138 55	
for incidental expenses . . . . .	9,814 34	
Gross Cash Expenditures . . . . .	<u>          </u>	\$194,332 49

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$9,106,982 00	\$103,984 49
Fire risks written during 1879	12,409,720 00	105,115 69
Total	\$21,516,702 00	\$209,100 18
Deduct risks expired and terminated	10,609,030 00	90,644 10
In force at end of year	\$10,907,672 00	\$118,456 08
Deduct amount re-insured	87,084 00	938 69
Net amount in force	\$10,820,588 00	\$117,517 39
Marine risks outstanding Dec. 31, 1878	\$2,890,192 00	\$71,101 22
Marine risks written during 1879	7,389,669 00	105,189 64
Total	\$10,279,861 00	\$176,290 86
Deduct risks expired and terminated	6,972,361 00	99,026 68
In force at end of year	\$3,307,500 00	\$77,264 18
Deduct amount re-insured	90,572 00	2,086 99
Net amount in force	\$3,216,928 00	\$75,177 19

## MISCELLANEOUS.

Premiums received from organization of company	\$1,928,537 63
Losses paid from organization of company	1,034,153 41
Cash dividends declared from organization of company	200,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	59,481 53
Marine and inland losses incurred during the year	51,688 43
Company's stock owned by directors	62,700 00

## A G G R E G A T E.

CAPITAL STOCK.	
Whole amount of outstanding capital actually paid up in cash . . . . .	\$7,300,000 00
ASSETS.	
Gross present Assets . . . . .	\$13,490,987 00
LIABILITIES.	
Gross present Liabilities . . . . .	\$3,454,537 00
INCOME.	
Cash actually received for fire premiums . . . . .	\$2,597,475 00
actually received for marine premiums . . . . .	1,250,635 00
for interest and dividends from all sources . . . . .	567,856 00
from all other sources . . . . .	23,700 00
Gross Cash Income . . . . .	\$4,439,666 00
EXPENDITURES.	
Cash actually paid during the year for fire losses . . . . .	\$1,937,133 00
actually paid during the year for marine losses . . . . .	875,617 00
for dividends to stockholders . . . . .	522,907 00
for brokerage and commissions on premiums . . . . .	486,824 00
for salaries and pay of officers and employés . . . . .	322,052 00
for state and local taxes . . . . .	134,630 00
for office, agency, and incidental expenses . . . . .	359,375 00
Gross Cash Expenditures . . . . .	\$4,638,538 00
MISCELLANEOUS.	
Whole amount of fire risks written during the year . . . . .	\$319,462,287 00
premiums charged or receivable thereon . . . . .	3,235,947 00
marine risks written during the year . . . . .	110,901,258 00
premiums charged or receivable thereon . . . . .	1,464,661 00
fire risks terminated during the year . . . . .	298,143,702 00
marine risks terminated during the year . . . . .	103,401,295 00
fire risks outstanding at end of year . . . . .	353,967,377 00
marine risks outstanding at end of year . . . . .	28,791,987 00
unpaid premium notes received during the year, . . . . .	273,928 00
cash dividends declared during the year . . . . .	523,750 00
fire losses incurred during the year . . . . .	2,103,029 00
marine losses incurred during the year . . . . .	917,174 00



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FIRE, MARINE, AND FIRE-MARINE  
INSURANCE COMPANIES  
OF OTHER STATES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DEC. 31, 1879.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

## ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business Aug. 19, 1819.]

PAID-UP CAPITAL, \$3,000,000.

LUCIUS J. HENDEE, *President*.*Secretary*, JOTHAM GOODNOW.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$372,000 00	\$403,625 00
Alabama state bonds . . . . .	10,000 00	5,000 00
Canada Dominion stock . . . . .	5,070 69	5,070 69
Connecticut state bonds . . . . .	74,500 00	79,715 00
New Hampshire state bonds . . . . .	50,000 00	54,000 00
Rhode Island state bonds . . . . .	91,000 00	98,280 00
South Carolina state bonds (consolidated) . . . . .	14,605 00	12,414 25
Tennessee state bonds . . . . .	31,000 00	9,610 00
Hartford county bonds . . . . .	50,000 00	50,000 00
Hudson county (N.J.) bonds . . . . .	25,000 00	25,000 00
Barkhamsted (Conn.) town bonds . . . . .	15,000 00	15,450 00
Hartford (Conn.) town bonds . . . . .	56,000 00	58,800 00
Norwich (Conn.) town bonds . . . . .	100,000 00	115,000 00
Norfolk (Conn.) town bonds . . . . .	26,000 00	26,780 00
Danbury (Conn.) town bonds . . . . .	35,000 00	35,350 00
Pawtucket (R.I.) town bonds . . . . .	100,000 00	115,000 00
Windsor Locks (Conn.) town bonds . . . . .	24,000 00	25,200 00
Middletown (Conn.) town bonds . . . . .	60,000 00	64,200 00
Bloomington (Ill.) city bonds . . . . .	20,000 00	21,400 00
Boston (Mass.) city bonds . . . . .	50,000 00	56,000 00
Brooklyn (N.Y.) city bonds . . . . .	25,000 00	27,000 00
Buffalo (N.Y.) city bonds . . . . .	50,000 00	54,000 00
Cleveland (O.) city bonds . . . . .	27,000 00	27,540 00
Cleveland (O.) city bonds . . . . .	80,000 00	84,800 00
Cincinnati (O.) city water bonds . . . . .	50,000 00	54,000 00
Chicago (Ill.) city bonds . . . . .	50,000 00	55,000 00
Detroit (Mich.) city bonds . . . . .	50,000 00	55,000 00

Hartford (Conn.) city bonds . . . .	\$124,000 00	\$131,410 00
Indianapolis (Ind.) city bonds . . . .	50,000 00	54,000 00
Ironton (O.) city bonds . . . . .	10,000 00	10,400 00
Jersey City (N.J.) city bonds . . . .	46,000 00	45,080 00
Lockport (N.Y.) city bonds . . . . .	25,000 00	27,500 00
Montreal (Can.) corporation stock . .	13,000 00	13,390 00
Montreal (Can.) corporation bonds . .	10,000 00	10,300 00
Newark (N.J.) city bonds . . . . .	50,000 00	55,000 00
New Brunswick (N.J.) city bonds . . .	32,000 00	32,000 00
New York city stock . . . . .	21,000 00	22,680 00
Rahway (N.J.) city stock . . . . .	45,000 00	15,750 00
Titusville (Penn.) city school and water bonds,	15,000 00	15,750 00
Toledo (O.) city special bonds . . . .	13,000 00	14,040 00
Toledo (O.) city water bonds . . . . .	5,000 00	5,500 00
Brooklyn (N.Y.) city bonds . . . . .	25,000 00	25,000 00
Rochester (N.Y.) city bonds . . . . .	25,000 00	27,500 00
Oswego (N.Y.) city bonds . . . . .	25,000 00	27,000 00
East School District bonds, Vernon, Conn. .	6,500 00	6,500 00
West School District bonds, Vernon, Conn. .	2,000 00	2,000 00
School District, Town Woodbridge, N.J. .	20,000 00	20,000 00
Atlantic Dock Company bonds . . . .	31,000 00	31,930 00
Albany and Susquehanna R.R. bonds . .	50,000 00	53,500 00
Buffalo and Erie R.R. bonds . . . . .	15,000 00	17,550 00
Cleve., Col., Cinn., and In'ap's R.R. S. F. bonds,	25,000 00	28,750 00
Cleve., Painesville, and Ashtabula R.R. bonds,	100,000 00	102,000 00
Cleve. and Toledo R.R. Gen. S. F. bonds .	85,000 00	92,650 00
Chicago, Burl., and Quincy R.R. S. F. bonds .	30,000 00	33,300 00
Chicago and North-West. R.R. 1st mort. bonds,	50,000 00	55,000 00
Cincinnati, Ham., and Dayton R.R. bonds .	50,000 00	50,000 00
Columbus and Xenia R.R. bonds . . . .	50,000 00	52,000 00
Dayton and Western R.R. bonds . . . .	25,000 00	26,750 00
Harlem R. and P. Chester R.R. 1st mort. bonds,	150,000 00	174,000 00
Housatonic R.R. 1st mort. bonds . . . .	50,000 00	53,500 00
Indianapolis and Cincinnati R.R. bonds .	25,000 00	25,500 00
Joliet and Chicago R.R. 1st S. F. mort. bonds,	18,000 00	18,900 00
Keokuk and Des Moines R.R. 1st mort. bonds,	40,000 00	37,200 00
Lake Shore R.R. bonds . . . . .	10,000 00	11,700 00
Lake Shore and Mich. S. R.R. reg. S. F. bonds,	12,000 00	12,360 00
Little Miami R.R. bonds . . . . .	72,000 00	72,000 00
Michigan Central R.R. bonds . . . . .	50,000 00	58,500 00
Michigan Southern and N. Indiana R.R. bonds,	25,000 00	27,000 00
Morris and Essex R.R. 2d mort. bonds . .	25,000 00	28,600 00
Morris and Essex R.R. 1st consol. bonds .	50,000 00	52,500 00
New York Central R.R. bonds . . . . .	75,000 00	78,750 00
N. Y. Central and Hudson R. R.R. mort. bonds,	175,000 00	220,500 00
New York and Harlem R.R. 1st mort. bonds .	10,000 00	12,500 00
Pittsburg, Ft. Wayne, and Chicago R.R. bonds,	125,000 00	157,350 00
Atlantic Mutual Insurance Company scrip .	33,760 00	33,760 00
50 shares Connecticut River Company . .	5,000 00	1,000 00

500 shares	Albany and Susquehanna R.R. Co.	\$50,000 00	\$50,500 00
144	“ Central Ohio R.R. Co. . . .	7,200 00	5,760 00
1,000	“ Cleveland and Pittsburg R.R. Co.	50,000 00	53,500 00
150	“ Connecticut River R.R. Co. . .	15,000 00	21,000 00
250	“ Dubuque and Sioux City R.R. Co.	25,000 00	15,000 00
100	“ Joliet and Chicago R.R. Co. . .	10,000 00	11,000 00
158	“ Keokuk and Des M. R.R. Co., pref.	15,800 00	5,530 00
1,000	“ Morris and Essex R.R. Co. . . .	50,000 00	51,000 00
600	“ N. Y. Cent. and H. Riv. R.R. Co.	60,000 00	78,000 00
1,000	“ N. Y., N. H., and Hart. R.R. Co.	100,000 00	155,000 00
750	“ Pittsb., Ft. W., and Chic. R.R. Co.	75,000 00	83,250 00
500	“ New York and Harlem R.R. Co. .	25,000 00	38,750 00
100	“ Ashuelot R.R. Co. . . . .	10,000 00	11,300 00
100	“ New Britain National Bank . .	10,000 00	11,000 00
67	“ First National Bank, Albany . .	6,700 00	9,380 00
220	“ Farmers' and Mech. N'l B'k, Phila.	22,000 00	26,400 00
50	“ Merchants' Bank, St. Louis . .	5,000 00	500 00
50	“ Merchants' Nat'l Bank, St. Louis,	5,000 00	4,250 00
200	“ Mechanics' Nat'l Bank, St. Louis,	20,000 00	12,400 00
200	“ Ætna National Bank, Hartford . .	20,000 00	23,000 00
200	“ American Nat'l Bank, Hartford . .	10,000 00	12,500 00
300	“ Charter Oak Nat'l B'k, Hartford .	30,000 00	38,400 00
200	“ City National Bank, Hartford . .	20,000 00	17,000 00
150	“ Conn. Riv. Banking Co., Hartford,	4,500 00	5,100 00
500	“ National Exchange B'k, Hartford,	25,000 00	33,750 00
420	“ Farmers' and Mech. N'l B'k, H'tf'd,	42,000 00	49,560 00
200	“ First National Bank, Hartford . .	20,000 00	20,800 00
800	“ Hartford Nat'l Bank, Hartford . .	80,000 00	120,000 00
600	“ Phoenix National Bank, Hartford,	60,000 00	90,000 00
250	“ State Bank, Hartford . . . .	25,000 00	27,500 00
400	“ American Exch. Nat'l Bank, N.Y.	40,000 00	44,800 00
300	“ Nat'l Butch. and Drov. Bank, N.Y.	7,500 00	8,250 00
100	“ National City Bank, New York . .	10,000 00	22,000 00
300	“ National Bank of Commerce, N.Y.	30,000 00	39,000 00
100	“ Hanover National Bank, N.Y. . .	10,000 00	12,000 00
300	“ Imp. and Traders' Nat'l B'k, N.Y.	30,000 00	67,500 00
400	“ Bank of the Manhattan Co., N.Y.	20,000 00	29,600 00
100	“ Market National Bank, New York,	10,000 00	13,000 00
667	“ Merchants' National Bank, N.Y. .	33,350 00	41,687 50
160	“ Merchants' Ex. Nat'l Bank, N.Y.	8,000 00	6,400 00
1,200	“ Mechanics' National Bank, N.Y. .	30,000 00	42,000 00
375	“ Metropolitan National Bank, N.Y.	37,500 00	49,500 00
200	“ Nassau Bank, New York . . . .	20,000 00	17,000 00
267	“ B'k of N. Y. Nat'l Banking Ass'n,	26,700 00	36,846 00
200	“ Bank of North America, N.Y. . .	20,000 00	18,000 00
277	“ Phenix National Bank, New York,	5,540 00	5,540 00
400	“ People's Bank, New York . . . .	10,000 00	11,000 00
150	“ Nat'l Bank of the Republic, N.Y.	15,000 00	17,250 00
320	“ Union National Bank, New York,	16,000 00	23,200 00

150 shares N. Y. Life Ins. and Trust Co., N.Y.	\$15,000 00	\$54,000 00
100 " United States Trust Co., N.Y.	10,000 00	33,000 00
100 " Union Trust Company, N.Y.	10,000 00	13,000 00
100 " Central Trust Company, N.Y.	10,000 00	11,500 00
	<u>\$4,888,225 69</u>	<u>\$5,509,718 44</u>

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon
42 shares Hartford Carpet Company . . .	\$10,290 00	} \$4,080 00
5 " Phoenix National Bank . . .	750 00	
	<u>\$11,040 00</u>	<u>\$4,080 00</u>

#### SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$365,000 00	
Loans on mortgage of real estate (first liens*),	85,070 00	
Interest due or accrued thereon . . .	1,365 40	
Stocks, bonds, etc., as per schedule . . .	5,509,718 44	
Loans on collateral security, as per schedule . . .	4,080 00	
Cash in the office of the company . . .	10,136 84	
Cash deposited in various banks . . .	713,466 40	
Interest due and accrued . . .	619 80	
Premiums in course of collection (gross) . . .	388,767 61	
Gross Assets . . .	<u>—</u>	\$7,078,224 49
Deduct deposit in Canada . . .	. . .	104,510 69
Balance . . .	. . .	<u>\$6,973,713 80</u>

#### LIABILITIES.

Losses adjusted, unpaid . . .	\$66,941 59	
claimed and reported . . .	102,599 30	
disputed or resisted . . .	30,575 00	
Unearned premiums on outstanding risks . . .	1,492,629 32	
Reclaimable on perpetual fire policies . . .	929 10	
Due and accrued for rent, salaries, etc. . .	500 00	
Commissions and brokerage . . .	37,398 83	
Return premiums . . .	10,685 38	
Gross Liabilities, except Capital . . .	<u>\$1,742,258 52</u>	
Deduct liabilities on Canada deposit . . .	43,256 64	
	<u>—</u>	1,699,001 88
Surplus as regards policy-holders . . .	. . .	\$5,274,711 92
Paid-up Capital . . .	. . .	3,000,000 00
Surplus over Capital . . .	. . .	<u>\$2,274,711 92</u>

\* Value of lands mortgaged . . . \$82,000 00  
 Value of buildings thereon . . . 83,500 00  
 Amount of insurance held as collateral . . . 50,000 00

## INCOME.

Cash received for fire premiums . . . . .	\$2,230,352 70	
Deduct re-insurance and return premiums . . . . .	129,006 76	
Net cash received for fire premiums . . . . .	<u>          </u>	\$2,101,345 94
Cash received for inland premiums . . . . .	\$126,489 40	
Deduct re-insurance and return premiums . . . . .	25,395 51	
Net cash received for inland premiums . . . . .	<u>          </u>	101,093 89
Interest received on bonds and mortgages . . . . .		5,938 06
Interest and dividends received from all other sources . . . . .		345,111 92
Income from rents . . . . .		8,083 18
Deposits received for perpetual fire risks . . . . .	\$929 10	
Gross Cash Income . . . . .		<u>\$2,561,572 99</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$1,224,430 09
paid for inland losses . . . . .	31,681 03
dividends paid . . . . .	600,000 00
paid for commissions and brokerage . . . . .	342,057 62
for salaries of officers and employes . . . . .	148,597 04
for state and local taxes . . . . .	43,320 55
for incidental expenses . . . . .	121,326 70
Gross Cash Expenditures . . . . .	<u>\$2,511,413 03</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$277,462,380 00	\$3,191,353 10
Fire risks written during 1879 . . . . .	221,969,300 00	2,230,352 70
Total . . . . .	<u>\$499,431,680 00</u>	<u>\$5,421,705 80</u>
Deduct risks expired and terminated . . . . .	225,393,356 00	2,403,575 46
In force at end of year . . . . .	\$274,038,324 00	\$3,018,130 34
Deduct amount re-insured . . . . .	1,519,165 00	14,620 34
Net amount in force . . . . .	<u>\$272,519,159 00</u>	<u>\$3,003,510 00</u>
Inland risks outstanding Dec. 31, 1878 . . . . .	\$118,500 00	\$3,256 01
Inland risks written during 1879 . . . . .	20,461,090 00	126,489 40
Total . . . . .	<u>\$20,579,590 00</u>	<u>\$129,745 41</u>
Deduct risks expired and terminated . . . . .	20,216,040 00	113,130 62
In force at end of year . . . . .	\$363,550 00	\$16,614 79
Deduct amount re-insured . . . . .	22,000 00	868 58
Net amount in force . . . . .	<u>\$341,550 00</u>	<u>\$15,746 21</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$82,544,889 99
Losses paid from organization of company . . . . .	51,030,392 06
Cash dividends declared from organization of company, . . . . .	10,903,365 00

Dividends declared during the year (20 per cent) . . .	\$600,000 00
Fire losses incurred during the year . . . . .	1,204,271 73
Inland losses incurred during the year . . . . .	51,581 28
Company's stock owned by directors . . . . .	255,800 00

## ALBANY INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated March 8, 1811. Re-organized June 1, 1851.]

PAID-UP CAPITAL, \$200,000.

HARMON PUMPELLE, *President*.*Secretary*, THEODORE TOWNSEND.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$300,000 00	\$315,475 00
Albany city bonds . . . . .	20,000 00	24,000 00
Syracuse city bonds . . . . .	5,000 00	5,700 00
Poughkeepsie city bonds . . . . .	5,000 00	5,600 00
Chicago city bonds . . . . .	5,000 00	5,000 00
Jersey city bonds . . . . .	5,000 00	5,000 00
Watervliet town and railroad bonds . . . . .	15,000 00	15,500 00
New York Central Railroad bonds . . . . .	15,000 00	15,450 00
Buffalo and Erie Railroad bonds . . . . .	5,000 00	5,800 00
	<u>\$375,000 00</u>	<u>\$397,525 00</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Long Dock Company bonds . . . . .	\$1,120 00	\$750 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Bonds, as per schedule . . . . .	\$397,525 00
Loans on collateral security, as per schedule . . . . .	750 00
Cash in the office of the company . . . . .	2,567 66
Cash deposited in New York State Nat'l Bank, . . . . .	18,039 80
Interest due and accrued . . . . .	887 91
Premiums in course of collection (net) . . . . .	23 55
Gross Assets . . . . .	<u>\$419,793 92</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$861 75
Losses claimed and reported . . . . .	6,150 00
Total amount of losses . . . . .	<u>\$7,011 75</u>
Less re-insurance . . . . .	30 00
Net amount of unpaid losses . . . . .	<u>\$6,981 75</u>
Unearned premiums on outstanding risks . . . . .	33,283 12
Gross Liabilities, except Capital . . . . .	<u>40,264 87</u>
Surplus as regards policy-holders . . . . .	\$379,529 05
Paid-up Capital . . . . .	<u>200,000 00</u>
Surplus over Capital . . . . .	\$179,529 05

## INCOME.

Cash received for fire premiums . . . . .	\$61,202 53	
Deduct re-insurance and return premiums . . . . .	4,386 60	
Net cash received for fire premiums . . . . .	<u>          </u>	\$56,815 93
Interest and dividends received from all sources . . . . .		19,102 81
Profit from sale of bonds, etc. . . . .		4,098 75
Gross Cash Income . . . . .		<u>\$80,017 49</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$43,750 04	
Deduct salvage and re-insurance . . . . .	308 81	
Net cash paid for fire losses . . . . .	<u>          </u>	\$43,441 23
Cash dividends paid . . . . .		30,000 00
Cash paid for commissions and brokerage . . . . .		6,284 47
for salaries of officers and employés . . . . .		9,990 94
for state and local taxes . . . . .		1,227 12
Gross Cash Expenditures . . . . .		<u>\$90,943 76</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$8,793,982 00	\$66,233 78
Fire risks written during 1879 . . . . .	8,952,859 00	61,226 08
Total . . . . .	<u>\$17,746,841 00</u>	<u>\$127,459 86</u>
Deduct risks expired and terminated . . . . .	8,437,347 00	61,190 28
In force at end of year . . . . .	<u>\$9,309,494 00</u>	<u>\$66,269 58</u>
Deduct amount re-insured . . . . .	321,125 00	1,266 75
Net amount in force . . . . .	<u>\$8,988,369 00</u>	<u>\$65,002 83</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,701,680 00
Losses paid from organization of company . . . . .	628,470 23
Cash dividends declared from organization of company . . . . .	760,000 00
Dividends declared during the year (15 per cent) . . . . .	30,000 00
Fire losses incurred during the year . . . . .	47,169 22
Company's stock owned by directors . . . . .	37,480 00

## AMERICAN INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Feb. 20, 1846. Commenced business April 1, 1846.]

PAID-UP CAPITAL, \$600,000.\*

S. G. GOULD, *President.**Secretary,* FRED H. HARRIS.

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$283,792 91
Loans on mortgage of real estate (first liens†),	716,783 29
Interest due or accrued thereon . . .	21,658 02
United States bonds . . .	361,375 00
Cash in the office of the company . . .	4,719 43
Cash deposited in various banks . . .	50,874 79
Premiums in course of collection (gross) . .	12,957 91
Rents due and accrued . . .	1,426 83
Company's own scrip . . .	\$98,000 00
Premiums more than 3 months due, 2,547 17	
Gross Assets . . .	—————\$1,453,588 18

## LIABILITIES.

Losses claimed and reported . . .	\$8,546 50
Unearned premiums on outstanding risks . .	98,765 86
Dividends to scripholders unpaid . . .	4,291 05
Commissions and brokerage . . .	2,470 54
Dividends to policy-holders . . .	21,106 00
Gross Liabilities, except Capital . . .	————— 135,179 95
Surplus as regards policy-holders . . .	\$1,318,408 23
Paid-up Capital . . .	600,000 00
Surplus over Capital . . .	————— \$718,408 23

## INCOME.

Cash received for fire premiums . . .	\$169,949 52
Deduct re-insurance and return premiums . .	9,191 32
Net cash received for fire premiums . . .	————— \$160,758 20
Interest received on bonds and mortgages . . .	54,483 17
Interest and dividends received from all other sources . .	22,318 11
Income from rents . . .	9,442 02
Gross Cash Income . . .	————— \$247,001 50

## EXPENDITURES.

Cash paid for fire losses . . .	\$72,417 83
Deduct salvage and re-insurance . . .	731 02
Net cash paid for fire losses . . .	————— \$71,686 81

\* Represented by scrip pledged to meet losses.

† Total value of property mortgaged . . . \$2,139,900 00

Amount of insurance held as collateral . . . 900,945 00

# 166 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash dividends paid scripholders . . . . .	\$59,765 25
Cash dividends paid policy-holders . . . . .	19,940 00
Cash paid for commissions and brokerage . . . . .	22,121 52
for salaries of officers and employés . . . . .	28,404 84
for state and local taxes . . . . .	5,831 36
for incidental expenses . . . . .	3,909 01
Gross Cash Expenditures . . . . .	\$211,658 79

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$25,604,381 00	\$196,018 60
Fire risks written during 1879 . . . . .	25,418,783 00	165,970 93
Total . . . . .	\$51,023,164 00	\$361,989 53
Deduct risks expired and terminated . . . . .	24,714,535 00	163,792 00
In force at end of year . . . . .	\$26,308,629 00	\$198,197 53
Deduct amount re-insured . . . . .	437,975 00	3,206 37
Net amount in force . . . . .	\$25,870,654 00	\$194,991 16

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,970,887 42
Losses paid from organization of company . . . . .	740,155 86
Cash dividends declared from organization of company . . . . .	955,506 26
Dividends declared during the year (10 per cent) . . . . .	60,000 00
Fire losses incurred during the year . . . . .	78,142 20
Company's stock owned by directors . . . . .	27,710 00

## AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated February, 1853. Commenced business February, 1853.]

PAID-UP CAPITAL, \$300,000.

GEORGE T. CRAM, *President*.

*Secretary*, JAMES NEWMAN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$200,000 00	\$244,000 00
Missouri state bonds . . . . .	400,000 00	426,000 00
	\$600,000 00	\$670,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Bonds, as per schedule . . . . .	\$670,000 00
Cash deposited in Bank of Commerce . . . . .	58,101.43
Premiums in course of collection (gross) . . . . .	53,281 55
Gross Assets . . . . .	\$781,382 98

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$21,465 13	
claimed and reported . . . . .	14,895 00	
disputed or resisted . . . . .	3,000 00	
Total amount of losses . . . . .	\$39,360 13	
Less re-insurance . . . . .	1,659 65	
Net amount of unpaid losses . . . . .	\$37,700 48	
Unearned premiums on outstanding risks . . . . .	203,635 15	
Dividends to stockholders unpaid . . . . .	1,465 75	
Commissions and brokerage . . . . .	7,992 23	
Gross Liabilities, except Capital . . . . .		\$250,793 61
Surplus as regards policy-holders . . . . .		\$530,589 37
Paid-up Capital . . . . .		300,000 00
Surplus over Capital . . . . .		\$230,589 37

## INCOME.

Cash received for fire premiums . . . . .	\$407,212 99	
Deduct re-insurance and return premiums . . . . .	61,873 48	
Net cash received for fire premiums . . . . .		\$345,339 51
Interest and dividends received from all sources . . . . .		38,365 06
Income from rents . . . . .		563 53
Gross Cash Income . . . . .		\$384,268 10

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$219,162 00	
Deduct salvage and re-insurance . . . . .	16,284 62	
Net cash paid for fire losses . . . . .		\$202,877 38
Cash paid for marine and inland losses* . . . . .		42,335 36
Cash dividends paid . . . . .		41,700 00
Cash paid for commissions and brokerage . . . . .		57,135 10
for salaries of officers and employés . . . . .		32,124 98
for state and local taxes . . . . .		8,847 47
for rent and incidentals . . . . .		32,991 86
Gross Cash Expenditures . . . . .		\$418,012 15

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$27,482,112 00	\$374,747 13
Fire risks written during 1879 . . . . .	29,832,396 00	420,831 64
Total . . . . .	\$57,314,508 00	\$795,578 77
Deduct risks expired and terminated . . . . .	29,232,335 00	365,109 76
In force at end of year . . . . .	\$28,082,173 00	\$430,469 01
Deduct amount re-insured . . . . .	1,645,049 00	27,122 78
Net amount in force . . . . .	\$26,437,124 00	\$403,346 23

\* Occurred in 1864.

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$5,416,553 54
Losses paid from organization of company . . . . .	3,038,977 13
Cash dividends declared from organization of company . . . . .	236,537 70
Dividends declared during the year (14 per cent) . . . . .	42,000 00
Fire losses incurred during the year . . . . .	216,553 96
Company's stock owned by directors . . . . .	50,750 00

AMERICAN EXCHANGE FIRE INSURANCE COMPANY,  
NEW YORK, N.Y.

[Incorporated Feb. 28, 1859. Commenced business March 1, 1859.]

PAID-UP CAPITAL, \$200,000.

HENRY BUTLER, *President*.

*Secretary*, WILLIAM RAYNOR.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$148,000 00	\$155,375 00
227 shares American Exchange Bank . . . . .	22,700 00	25,878 00
100 " Fourth National Bank . . . . .	10,000 00	10,500 00
50 " Central National Bank . . . . .	5,000 00	5,375 00
200 " Lake Shore and Michigan So. R.R. . . . .	20,000 00	20,650 00
100 " Michigan Central Railroad . . . . .	10,000 00	9,000 00
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	\$215,700 00	\$226,178 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Erie Railroad bonds . . . . .	\$2,000 00	} \$19,100 00
Central Park and Crosstown Railroad bonds . . . . .	3,900 00	
450 shares Firemen's Trust Insurance Co. . . . .	4,950 00	
100 " Williamsburg Gas Company . . . . .	7,500 00	
Williamsburg Gas Company scrip . . . . .	1,000 00	
49 shares N. York and N. Haven R.R. Co. . . . .	7,840 00	} \$19,100 00
52 " Central National Bank . . . . .	5,500 00	
100 " Chicago and Canada Southern R.R. . . . .	6,600 00	
	<hr/>	<hr/>
	\$39,290 00	\$24,850 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$20,500 00
Loans on mortgage of real estate (first liens*), . . . . .	9,300 00
Interest due or accrued thereon . . . . .	217 00
Stocks and bonds, as per schedule . . . . .	226,178 00
Loans on collateral security, as per schedule . . . . .	24,850 00

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* Value of lands mortgaged . . . . .	\$8,000 00
Value of buildings thereon . . . . .	13,000 00
Amount of insurance held as collateral . . . . .	10,000 00

Cash in the office of the company . . . .	\$55 82	
Cash deposited in various banks . . . .	3,938 43	
Interest due and accrued . . . . .	895 44	
Premiums in course of collection (gross) . .	3,893 04	
Rents due and accrued . . . . .	12 50	
Premiums more than 3 months due, \$368 25		
Gross Assets . . . . .	—————	\$289,840 23

## LIABILITIES.

Losses claimed and reported . . . . .	\$10,335 00	
Less re-insurance . . . . .	5,501 25	
Net amount of unpaid losses . . . . .	\$4,833 75	
Unearned premiums on outstanding risks . .	20,501 41	
Dividends to stockholders unpaid . . . .	825 00	
Due and accrued for rent, salaries, etc. . .	458 33	
Commissions and brokerage . . . . .	676 03	
Gross Liabilities, except Capital . . . . .	—————	27,294 52
Surplus as regards policy-holders . . . . .		\$262,545 71
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		\$62,545 71

## INCOME.

Cash received for fire premiums . . . . .	\$46,695 40	
Deduct re-insurance and return premiums . .	7,120 71	
Net cash received for fire premiums . . . .	—————	\$39,574 69
Cash rec'd for marine and inland premiums . .	\$3,516 34	
Deduct re-insurance and return premiums . .	1,554 75	
Net cash rec'd for marine and inland prems. . .	—————	1,961 59
Interest received on bonds and mortgages . . . .		651 00
Interest and dividends received from all other sources . .		16,017 97
Income from rents . . . . .		81 25
Gross Cash Income . . . . .		\$58,286 50

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$11,556 53	
Deduct salvage and re-insurance . . . . .	510 75	
Net cash paid for fire losses . . . . .	—————	\$11,045 78
Cash paid for marine and inland losses . . . .		1,515 23
Cash dividends paid . . . . .		20,007 50
Cash paid for commissions and brokerage . . . .		3,509 35
for salaries of officers and employés . . . .		15,900 00
for state and local taxes . . . . .		2,568 27
for rent and incidentals . . . . .		7,823 86
Gross Cash Expenditures . . . . .		\$62,369 99

# 170 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$10,169,894 00	\$33,973 84
Fire risks written during 1879	11,219,596 00	46,638 92
Total	\$21,389,490 00	\$80,612 76
Deduct risks expired and terminated	11,346,371 00	40,175 73
In force at end of year	\$10,043,119 00	\$40,437 03
Deduct amount re-insured	408,183 00	2,344 72
Net amount in force	\$9,634,936 00	\$38,092 31
Marine risks outstanding Dec. 31, 1878	\$98,250 00	\$2,878 50
Marine risks written during 1879	110,250 00	3,516 34
Total	\$208,500 00	\$6,394 84
Deduct risks expired and terminated	139,250 00	4,433 25
In force at end of year	\$69,250 00	\$1,961 59

## MISCELLANEOUS.

Premiums received from organization of company	\$1,350,188 00
Losses paid from organization of company	520,469 00
Cash dividends declared from organization of company	285,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	13,880 00
Marine and inland losses incurred during the year	1,515 00
Company's stock owned by directors	60,700 00

## AMERICAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 30, 1857. Commenced business May 1, 1857.]

PAID-UP CAPITAL, \$400,000.

JAMES M. HALSTED, *President.*      *Secretary,* THOMAS L. THORNELL.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	\$500,000 00	\$526,750 00
Delaware and Hudson Canal Company bonds	50,000 00	52,500 00
133 shares Delaware and Hudson Canal Co.	13,300 00	9,842 00
900 " Harlem Gas-Light Company	45,000 00	22,500 00
400 " Rensselaer and Saratoga Railroad	40,000 00	45,000 00
100 " National Bank of Commerce	10,000 00	13,500 00
200 " American Exchange Nat'l Bank	20,000 00	22,600 00
40 " Nat'l Bank of State of New York	4,000 00	4,600 00
100 " Mercantile Trust Company	10,000 00	7,500 00
	\$692,300 00	\$704,792 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds . . . . .	\$3,210 00	\$3,000 00
25 shares Equitable Life Assurance . .	3,750 00	2,500 00
200 " Pacific Fire Insurance Company .	10,100 00	8,500 00
United States bonds . . . . .	23,790 00	20,000 00
104 shares Bank of State of New York .		
10 " American Exchange Nat'l Bank .		
Union Pacific Railroad bonds . . . . .	3,450 00	2,600 00
	<u>\$44,300 00</u>	<u>\$36,600 00</u>

#### SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$158,220 00
Interest due or accrued thereon . . . .	2,115 09
Stocks and bonds, as per schedule . . .	704,792 00
Loans on collateral security, as per schedule .	36,600 00
Cash in the office of the company . . . .	9,665 65
Cash deposited in Leather Manuf. Nat'l Bank,	48,539 98
Interest due and accrued . . . . .	284 79
Premiums in course of collection (gross) .	12,199 06
Gross Assets † . . . . .	<u>\$972,416 57</u>

#### LIABILITIES.

Losses claimed and reported . . . . .	\$11,677 32
Unearned premiums on outstanding risks .	75,107 08
Unpaid scrip ordered to be redeemed . . .	3,473 00
Interest due or accrued on scrip . . . .	2,444 85
Accrued for rent . . . . .	1,666 66
Commissions and brokerage . . . . .	1,697 87
Return premiums . . . . .	62 41
Gross Liabilities, except Capital and Scrip,	<u>96,129 19</u>
Surplus as regards policy-holders . . . .	\$876,287 38
Paid-up Capital . . . . .	\$400,000 00
Scrip outstanding, not ordered to be redeemed,	304,521 00
	<u>704,521 00</u>
Surplus over Capital and Scrip . . . . .	\$171,766 38

#### INCOME.

Cash received for fire premiums . . . .	\$157,440 22
Deduct re-insurance and return premiums .	16,552 11
Net cash received for fire premiums . . .	<u>\$140,888 11</u>
Interest received on bonds and mortgages .	10,891 13

\* Value of lands mortgaged . . . . . \$153,500 00  
 Value of buildings thereon . . . . . 226,000 00  
 Amount of insurance held as collateral . . . . . 170,600 00

† Including \$200,000 special reserve fund held under New York law.

# 172 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Interest and dividends received from all other sources . . . . .	\$42,489 17
Income from exchange . . . . .	1,270 12
Gross Cash Income . . . . .	<u>\$195,538 53</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$117,741 97
Deduct salvage and re-insurance . . . . .	39,235 68
Net cash paid for fire losses . . . . .	<u>\$78,506 29</u>
Cash dividends paid . . . . .	42,000 00
Cash paid for redemption of scrip . . . . .	3,075 00
Interest paid scrip-holders . . . . .	1,066 75
Cash paid for commissions and brokerage . . . . .	18,630 67
for salaries of officers and employes . . . . .	33,964 06
for state and local taxes . . . . .	5,927 09
for rent and incidentals . . . . .	19,141 16
Gross Cash Expenditures . . . . .	<u>\$202,311 02</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$34,338,845 00	\$125,448 85
Fire risks written during 1879 . . . . .	50,426,033 00	137,671 57
Total . . . . .	<u>\$84,764,878 00</u>	<u>\$263,120 42</u>
Deduct risks expired and terminated . . . . .	44,458,214 00	105,209 89
In force at end of year . . . . .	<u>\$40,306,664 00</u>	<u>\$157,910 53</u>
Deduct amount re-insured . . . . .	2,958,511 00	8,682 56
Net amount in force . . . . .	<u>\$37,348,153 00</u>	<u>\$149,227 97</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$3,368,460 00
Losses paid from organization of company . . . . .	973,770 00
Cash dividends declared from organization of company . . . . .	844,000 00
Dividends declared during the year (10½ per cent) . . . . .	42,000 00
Fire losses incurred during the year . . . . .	124,217 03
Company's stock owned by directors . . . . .	137,250 00

AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA,  
PENN.

[Incorporated Feb. 28, 1810. Commenced business March 12, 1810.]

PAID-UP CAPITAL, \$400,000.

THOMAS R. MARIS, *President*. Secretary, ALBERT C. L. CRAWFORD.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$440,000 00	\$458,050 00
Lehigh Coal and Navigation Company bonds .	40,000 00	43,400 00
Cincinnati city bonds . . . . .	30,000 00	36,225 00
Shamokin Val. and P. R.R. 1st mort. bonds .	20,000 00	21,400 00
North Pennsylvania Railroad 1st mort. bonds,	18,000 00	19,990 00
Harrisburg, P., Mt. Joy, and L. R.R. bonds .	10,000 00	10,600 00
Delaware Division Canal Company bonds .	15,000 00	13,500 00
Pennsylvania Railroad bonds . . . . .	50,000 00	55,400 00
Chesapeake and Delaware Canal Co. bonds .	10,000 00	8,300 00
Delaware Railroad Company bonds . . .	5,000 00	5,500 00
Susquehanna Canal Company bonds . . .	7,000 00	3,500 00
Philadelphia and Reading Railroad bonds .	2,100 00	1,890 00
Schuylkill Navigation Company bonds . .	13,225 00	13,244 50
Tennessee state bonds . . . . .	24,000 00	7,200 00
Del. and R. Canal and Camden and Amboy Railroad and Transportation Co. bonds .	24,000 00	26,640 00
Philadelphia, Wil., and Balt. Railroad bonds,	10,000 00	11,000 00
Elmira and Williamsport Railroad bonds .	1,000 00	850 00
American Steamship Company loan . . .	15,000 00	15,187 50
100 shares North Pennsylvania Railroad Co. .	5,000 00	5,000 00
100 " Pennsylvania Railroad Company .	5,000 00	5,100 00
	<hr/>	<hr/>
	\$744,325 00	\$761,977 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Lehigh Coal and Navigation Company bonds .	\$2,060 00	\$1,637 87
Missouri state bonds . . . . .	1,080 00	4,000 00
Lehigh Valley Railroad bonds . . . . .	3,712 50	
25 shares Nesquehoning Valley Railroad .	1,325 00	
196 " Lehigh Valley Railroad . . . . .	10,290 00	7,000 00
Lehigh Valley Railroad bond . . . . .	2,000 00	
Charleston (S.C.) Mining Company bonds .	8,015 00	6,000 00
390 shares Pennsylvania Railroad Company .	19,890 00	20,000 00
72 " Charleston Mining Company . . .	2,880 00	
312 " Penn. and N. Y. Canal and R.R. .	31,200 00	25,000 00
200 " Lehigh Valley Railroad . . . . .	10,500 00	10,000 00
60 " Pennsylvania Railroad . . . . .	3,060 00	
32 " Lehigh Valley Railroad . . . . .	1,680 00	
32 " Farmers' Bank of Lancaster . . .	2,560 00	1,400 00
	<hr/>	<hr/>
	\$100,252 50	\$76,037 87

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$174,424	17
Loans on mortgage of real estate (first liens*),	337,139	50
Interest due or accrued thereon . . .	7,697	39
Stocks, bonds, etc., as per schedule . . .	761,977	00
Loans on collateral security, as per schedule .	76,037	87
Cash in the office of the company . . .	713	37
Cash deposited in various banks . . .	82,622	44
Interest due and accrued . . .	5,628	28
Premiums in course of collection (net) . .	16,971	58
Rents due and accrued . . .	395	66
Gross Assets . . .	<u>          </u>	\$1,463,607 26

## LIABILITIES.

Losses adjusted, unpaid . . .	\$2,099	89
claimed and reported . . .	24,505	00
disputed or resisted . . .	2,000	00
Total amount of losses . . .	<u>\$28,604</u>	89
Less re-insurance . . .	1,500	00
Net amount of unpaid losses . . .	<u>\$27,104</u>	89
Unearned premiums on outstanding risks .	172,877	40
Reclaimable on perpetual fire policies . .	267,786	90
Dividends to stockholders unpaid . . .	680	00
Due and accrued for rent, salaries, etc. .	565	00
State and local taxes . . .	5,783	88
Gross Liabilities, except Capital . . .	<u>          </u>	474,798 07
Surplus as regards policy-holders . . .		\$988,809 19
Paid-up Capital . . .		<u>400,000 00</u>
Surplus over Capital . . .		\$588,809 19

## INCOME.

Cash received for fire premiums . . .	\$326,333	65
Deduct re-insurance and return premiums .	29,045	97
Net cash received for fire premiums . . .	<u>          </u>	\$297,287 68
Interest received on bonds and mortgages .		23,229 06
Interest and dividends received from all other sources .		39,543 77
Income from rents, surveys, etc. . .		4,203 25
Deposits received for perpetual fire risks .	\$6,302	75
Gross Cash Income . . .	<u>          </u>	\$364,263 76

## EXPENDITURES.

Cash paid for fire losses . . .	\$145,563	45
Cash dividends paid . . .	40,435	00

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\* Value of lands mortgaged . . . \$305,650 00  
Value of buildings thereon . . . 549,400 00  
Amount of insurance held as collateral . . . 280,000 00

Cash paid for commissions and brokerage . . . .	\$115 80
for salaries of officers and employés . . . .	92,944 71
for state and local taxes . . . . .	11,736 06
for incidentals . . . . .	5,888 54
Deposits returned on perpetual fire risks . . . .	\$7,379 00
Gross Cash Expenditures . . . . .	\$296,683 56

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$29,936,040 00	\$300,992 85
Fire risks written during 1879 . . . . .	36,389,526 00	335,086 18
Total . . . . .	\$66,325,566 00	\$636,079 03
Deduct risks expired and terminated . . . . .	33,869,583 00	309,483 56
In force at end of year . . . . .	\$32,455,983 00	\$326,595 47
Deduct amount re-insured . . . . .	204,239 00	1,733 50
Net amount in force . . . . .	\$32,251,744 00	\$324,861 97
Perpetual risks in force . . . . .	\$10,855,621 00	

## MISCELLANEOUS.

Premiums received from organization of company . . . .	\$6,556,774 11
Losses paid from organization of company . . . . .	4,195,019 71
Cash dividends declared from organization of company . .	2,052,975 50
Dividends declared during the year (10 per cent) . . .	40,000 00
Fire losses incurred during the year . . . . .	161,791 25
Company's stock owned by directors . . . . .	19,900 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY,  
PROVIDENCE, R.I.

[Incorporated May, 1852. Commenced business June, 1852.]

PAID-UP CAPITAL, \$200,000.

J. S. PARISH, *President*.*Secretary*, T. W. HAYWARD, Jun.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
200 shares National Bank of Commerce . . . . .	\$10,000 00	\$9,600 00
120 " Northern Bank . . . . .	12,000 00	10,800 00
113 " Weybosset National Bank . . . . .	5,650 00	6,328 00
200 " First National Bank . . . . .	20,000 00	18,000 00
200 " Merchants' National Bank . . . . .	10,000 00	11,400 00
169 " Fourth National Bank . . . . .	16,900 00	19,435 00
10 " Rhode Island Safe Deposit Co. . . . .	1,000 00	900 00
11 " American Exchange Nat'l Bank . . . . .	1,100 00	1,232 00
	\$76,650 00	\$77,695 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$152,280 26	
Stocks, as per schedule . . . . .	77,695 00	
Cash in the office of the company . . . . .	649 05	
Cash deposited in Fourth National Bank . . . . .	10,270 17	
Premiums in course of collection (gross) . . . . .	9,875 90	
Rents due and accrued . . . . .	4,265 68	
Gross Assets . . . . .	<hr/>	\$255,036 06

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$1,016 29	
claimed and reported . . . . .	1,550 00	
disputed or resisted . . . . .	990 00	
Unearned premiums on outstanding risks . . . . .	27,613 09	
Dividends to stockholders unpaid . . . . .	160 00	
Due and accrued for rent, salaries, etc. . . . .	122 81	
Due for borrowed money . . . . .	5,951 67	
Commissions and brokerage . . . . .	2,887 55	
Gross Liabilities, except Capital . . . . .	<hr/>	40,291 41
Surplus as regards policy-holders . . . . .		\$214,744 65
Paid-up Capital . . . . .		<hr/> 200,000 00
Surplus over Capital . . . . .		\$14,744 65

## INCOME.

Cash received for fire premiums . . . . .	\$48,961 11	
Deduct re-insurance and return premiums . . . . .	5,966 41	
Net cash received for fire premiums . . . . .	<hr/>	\$42,994 70
Cash received for marine and inland prems. . . . .	\$6,577 09	
Deduct re-insurance and return premiums . . . . .	1,513 74	
Net cash rec'd for marine and inland prems. . . . .	<hr/>	5,063 35
Interest and dividends received from all sources . . . . .		3,993 42
Income from rents . . . . .		<hr/> 10,245 84
Gross Cash Income . . . . .		\$62,297 31

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$33,452 68	
Deduct salvage and re-insurance . . . . .	7 16	
Net cash paid for fire losses . . . . .	<hr/>	\$33,445 52
Cash paid for marine and inland losses . . . . .		1,147 47
Cash dividends paid . . . . .		5,946 50
Cash paid for commissions and brokerage . . . . .		7,896 97
for salaries and incidentals . . . . .		12,149 66
for state and local taxes . . . . .		1,839 66
for interest on borrowed money . . . . .		1,012 00
for expenses on real estate . . . . .		<hr/> 4,061 16
Gross Cash Expenditures . . . . .		\$67,498 94

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$3,817,258 00	\$50,901 53
Fire risks written during 1879 . . . . .	4,730,478 00	48,961 11
Total . . . . .	\$8,547,736 00	\$99,862 64
Deduct risks expired and terminated . . . . .	4,300,350 00	45,706 55
In force at end of year . . . . .	\$4,247,386 00	\$54,156 09
Deduct amount re-insured . . . . .	45,575 00	563 94
Net amount in force . . . . .	\$4,201,811 00	\$53,592 15
Marine risks outstanding Dec. 31, 1878 . . . . .	\$15,200 00	\$60 32
Marine risks written during 1879 . . . . .	1,102,840 00	6,577 09
Total . . . . .	\$1,118,040 00	\$6,637 41
Deduct risks expired and terminated . . . . .	1,001,514 00	5,726 78
In force at end of year . . . . .	\$116,526 00	\$910 63

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$3,016,367 46
Losses paid from organization of company . . . . .	2,313,671 73
Cash dividends declared from organization of company . . . . .	329,000 00
Dividends declared during the year (3 per cent) . . . . .	6,000 00
Fire losses incurred during the year . . . . .	20,164 73
Marine and inland losses incurred during the year . . . . .	147 47
Company's stock owned by directors . . . . .	56,300 00

## ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 11, 1842. Commenced business April 11, 1842.]

JOHN D. JONES, *President*.*Secretary*, JOSEPH H. CHAPMAN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.*
American Exchange Bank stock . . . . .	\$40,000 00	\$36,000 00
Bank of America stock . . . . .	90,000 00	90,000 00
Bank of Commerce stock . . . . .	20,000 00	20,000 00
Bank of New York stock . . . . .	43,000 00	43,000 00
Leather Manufacturers' Bank stock . . . . .	15,600 00	15,600 00
Merchants' Bank stock . . . . .	65,150 00	65,150 00
Mechanics' Bank stock . . . . .	45,900 00	45,900 00
Manhattan Company Bank stock . . . . .	8,550 00	8,550 00
Market Bank stock . . . . .	25,000 00	22,500 00
Metropolitan Bank stock . . . . .	33,700 00	33,700 00
Phenix Bank stock . . . . .	24,440 00	17,108 00
Union Bank stock . . . . .	32,000 00	32,000 00
Delaware and Hudson Canal Company bonds . . . . .	87,000 00	78,300 00
New York Central Railroad bonds . . . . .	39,000 00	33,150 00
Brooklyn city bonds . . . . .	122,000 00	109,800 00
Jersey city bonds . . . . .	100,000 00	90,000 00

\* Estimated for purpose of permanent investment.

# 178 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Kings county bonds . . . . .	\$23,000 00	\$20,700 00
New York city and county bonds . . . . .	400,600 00	380,600 00
District of Columbia bonds . . . . .	310,000 00	186,000 00
New York state bonds . . . . .	45,000 00	45,000 00
United States bonds . . . . .	8,720,000 00	7,502,500 00

\$10,289,940 00 \$8,875,558 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Importers' and Traders' Bank stock . . . . .	\$20,000 00	\$10,000 00
Delaware, Lackawanna, and West. R.R. stock,	20,460 00	16,000 00
Howard Fire Insurance Company stock . . . . .		
Niagara Fire Insurance Company stock . . . . .		
Grand River Valley Railroad bonds . . . . .		
Farmers' Loan and Trust Company bonds . . . . .	32,500 00	10,000 00
Erie Railroad Company bonds . . . . .	11,500 00	270,000 00
Central Railroad of New Jersey bonds . . . . .	2,080 00	
Louisville and Nashville Railroad bonds . . . . .	1 000 00	
Bank of New York stock . . . . .	6,160 00	
Panama Railroad Company . . . . .	99,000 00	300,000 00
Union Pacific Railroad Company stock . . . . .	170,000 00	
Chicago, Rock Island, and Pac. R.R. stock . . . . .	18,750 00	
Chicago, Milwaukee, and St. Paul R.R. stock,	20,000 00	
New York Central and H. R. Railroad stock,	117,000 00	1,900 00
United States bonds . . . . .	207,000 00	
United States bonds . . . . .	2,060 00	300,000 00
New York, Lake Erie, and Western R.R. bonds,	8,600 00	
Indianapolis and Cincinnati R.R. bonds . . . . .	18,000 00	
Pennsylvania Coal Company bonds . . . . .	30,250 00	
Pennsylvania Coal Company stock . . . . .	11,250 00	300,000 00
Lake Shore and Michigan Southern R.R. stock,	157,600 00	
Chicago, Milwaukee, and St. Paul R.R. stock,	67,500 00	
Union Pacific Railroad stock . . . . .	17,000 00	
New York Central and H. R. R.R. stock . . . . .	13,000 00	300,000 00
Western Union Telegraph Company . . . . .	20,000 00	
United Railroad Co. of New Jersey stock . . . . .	7,380 00	
Tradesmen's Bank stock . . . . .	5,148 00	
Chicago and Alton Railroad Company stock . . . . .	4,545 00	300,000 00
Erie Railroad Company stock . . . . .	12,600 00	
Del., Lackawanna, and West. R.R. Co. stock,	12,600 00	
Philadelphia and Reading R.R. Co. stock . . . . .	7,100 00	
Missouri Pacific Railroad Company bonds . . . . .	32,500 00	300,000 00
Milwaukee and St. Paul Railroad Co. bonds,	1,000 00	
N. Y., Lake Erie, and Western R.R. Co. bonds,	94,600 00	
Chicago, Mil., and St. Paul R.R. Co. stock . . . . .	10,000 00	
Illinois Central Railroad Company stock . . . . .	140,000 00	300,000 00
Lake Shore and Michigan So. R.R. Co. stock,	9,400 00	
Louisville and Nashville Railroad Co. stock . . . . .	85,000 00	
Union Pacific Railroad Company stock . . . . .	8,500 00	

\$1,501,083 00 \$1,207,900 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$250,000 00
Stocks and bonds, as per schedule . . . . .	8,875,558 00
Loans on collateral security, as per schedule . . . . .	1,207,900 00
Cash deposited in Phenix National Bank . . . . .	331,455 16
Notes taken for marine and inland risks . . . . .	1,522,826 35
Cash in hands of English bankers, etc . . . . .	250,000 00
Gross Assets . . . . .	<u>\$12,437,739 51</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$109,981 84
claimed and reported . . . . .	1,506,600 47
disputed or resisted . . . . .	508,000 00
Unearned premiums on outstanding risks . . . . .	1,495,947 23
Unpaid scrip ordered to be redeemed . . . . .	215,000 00
Interest due or accrued on scrip . . . . .	38,000 00
Return premiums . . . . .	168,521 85
Miscellaneous . . . . .	13,500 89
Gross Liabilities, except Scrip . . . . .	<u>4,055,552 28</u>
Surplus as regards policy-holders . . . . .	\$8,382,187 23
Scrip outstanding . . . . .	<u>6,642,580 00</u>
Surplus over Scrip . . . . .	\$1,739,607 23

## INCOME.

Cash received for marine and inland prems. \$3,745,555 41	
Deduct re-insurance and return premiums . . . . .	582,700 18
Net cash rec'd for marine and inland prems. . . . .	<u>\$3,162,855 23</u>
Unpaid prem. notes rec'd during the year, \$1,742,467 80	
Interest and dividends received from all sources . . . . .	608,016 99
Income from rents . . . . .	<u>14,500 00</u>
Gross Cash Income . . . . .	\$3,785,372 22

## EXPENDITURES.

Cash paid for marine and inland losses . . . . .	\$1,524,331 04
Cash paid for redemption of scrip . . . . .	2,172,230 00
Interest paid scripholders . . . . .	464,527 00
Cash paid for commissions and brokerage . . . . .	16,825 00
for salaries of officers and employés . . . . .	319,893 73
for state and local taxes . . . . .	25,631 76
for incidentals . . . . .	<u>18,557 55</u>
Gross Cash Expenditures . . . . .	\$4,541,996 08

# 180 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1878 .	\$76,266,797 00	\$1,671,981 91
Marine risks written during 1879 .	282,419,173 00	3,699,066 58
Total . . . . .	\$358,685,970 00	\$5,371,048 49
Deduct risks expired and terminated .	278,779,986 00	3,875,101 26
In force at end of year . . . . .	\$79,905,984 00	\$1,495,947 23

## MISCELLANEOUS.

Scrip dividends declared during the year . . . . .	\$1,083,540 00
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## BUFFALO INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated July 15, 1874. Commenced business July 17, 1874.]

PAID-UP CAPITAL, \$200,000.

PASCAL P. PRATT, *President*.      *Secretary*, EDWARD R. SMITH.

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$207,000 00	
Cash in the office of the company . . . . .	501 08	
Cash deposited in various banks . . . . .	46,438 75	
Interest due and accrued . . . . .	2,000 00	
Premiums in course of collection (gross) . . . . .	4,903 54	
Notes taken for marine and inland risks . . . . .	3,510 00	
Re-insurance due . . . . .	1,357 77	
Treasury warrants . . . . .	425 75	
Gross Assets . . . . .	—————	\$266,136 89

## LIABILITIES.

Losses claimed and reported . . . . .	\$11,305 00	
Less re-insurance . . . . .	1,828 00	
Net amount of unpaid losses . . . . .	\$9,477 00	
Unearned premiums on outstanding risks . . . . .	35,686 40	
Gross Liabilities, except Capital . . . . .	—————	45,163 40
Surplus as regards policy-holders . . . . .		\$220,973 49
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		\$20,973 49

## INCOME.

Cash received for fire premiums . . . . .	\$77,751 41	
Deduct re-insurance and return premiums . . . . .	11,277 46	
Net cash received for fire premiums . . . . .	—————	\$66,473 95
Cash received for marine and inland premiums, . . . . .	\$96,465 51	
Deduct re-insurance and return premiums . . . . .	39,599 12	
Net cash received for marine and inland prems. . . . .	—————	56,866 39

Unpaid premium notes rec'd during the year . . . . .	\$8,413 54	
Interest and dividends received from all sources . . . . .		\$11,324 25
Gross Cash Income . . . . .		\$134,664 59

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$54,891 05	
Deduct salvage and re-insurance . . . . .	2,189 96	
Net cash paid for fire losses . . . . .		\$52,701 09
Cash paid for marine and inland losses . . . . .	\$58,945 18	
Deduct salvage and re-insurance . . . . .	26,646 06	
Net cash paid for marine and inland losses . . . . .		32,299 12
Cash dividends paid . . . . .		25,000 00
Cash paid for commissions and brokerage . . . . .		25,245 42
for salaries of officers and employes . . . . .		5,000 00
for state and local taxes . . . . .		2,911 73
for incidental expenses . . . . .		7,123 29
Gross Cash Expenditures . . . . .		\$150,280 65

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$7,204,278 00	\$73,262 41
Fire risks written during 1879 . . . . .	8,958,511 00	75,567 37
Total . . . . .	\$16,162,789 00	\$148,829 78
Deduct risks expired and terminated . . . . .	9,014,722 00	79,922 95
In force at end of year . . . . .	\$7,148,067 00	\$68,906 83
Deduct amount re-insured . . . . .	205,532 00	2,348 13
Net amount in force . . . . .	\$6,942,535 00	\$66,558 70
Marine risks outstanding Dec. 31, 1878 . . . . .	\$120,655 00	\$5,989 21
Marine risks written during 1879 . . . . .	16,612,050 00	92,990 56
Total . . . . .	\$16,732,705 00	\$98,979 77
Deduct risks expired and terminated . . . . .	16,514,245 00	89,216 29
In force at end of year . . . . .	\$218,460 00	\$9,763 48
Deduct amount re-insured . . . . .	111,733 00	5,031 38
Net amount in force . . . . .	\$106,727 00	\$4,732 10

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$863,883 35
Losses paid from organization of company . . . . .	480,646 35
Cash dividends declared from organization of company . . . . .	95,000 00
Dividends declared during the year (12½ per cent) . . . . .	25,000 00
Fire losses incurred during the year . . . . .	56,678 87
Marine and inland losses incurred during the year . . . . .	25,762 19
Company's stock owned by directors . . . . .	113,000 00

## BUFFALO GERMAN INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated Feb. 15, 1867. Commenced business Feb. 16, 1867.]

PAID-UP CAPITAL, \$200,000.

PHILIP BECKER, *President*.*Secretary*, OLIVER J. EGGERT.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$273,000 00	\$282,305 00
Lake Shore and Michigan Southern R.R. b'ds,	25,000 00	25,000 00
Ætna Insurance Company, New York . . .	10,000 00	9,000 00
City warrants . . . . .	624 00	624 00
	<hr/>	<hr/>
	\$308,624 00	\$316,929 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Citizens' Gas Company bonds . . . . .	\$20,930 00	\$20,000 00
Third National Bank (Buffalo) stock . . .	5,000 00	10,000 00
German Bank (Buffalo) stock . . . . .	6,000 00	
Toledo city water bonds . . . . .	1,080 00	1,000 00
	<hr/>	<hr/>
	\$33,010 00	\$31,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cost value of unencumbered real estate . .	\$275,000 00	
Loans on mortgage of real estate (first liens*),	33,970 00	
Interest due or accrued thereon . . . . .	327 00	
Stocks, bonds, etc., as per schedule . . .	316,929 00	
Loans on collateral security, as per schedule .	31,000 00	
Cash in the office of the company . . . . .	1,919 07	
Cash deposited in various banks . . . . .	89,566 80	
Interest due and accrued . . . . .	437 50	
Premiums in course of collection (gross) .	26,407 74	
Notes taken for marine and inland risks . .	4,672 53	
Rents due and accrued . . . . .	832 82	
Gross Assets † . . . . .	<hr/>	\$781,062 46

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$2,439 09
claimed and reported . . . . .	10,734 60
disputed or resisted . . . . .	3,705 00
Unearned premiums on outstanding risks . .	139,400 74

\* Value of lands mortgaged . . . . . \$55,945 00

Value of buildings thereon . . . . . 54,475 00

Amount of insurance held as collateral . . . . . 43,950 00

† Including \$200,000 special reserve fund held under New York law.

Commissions and brokerage . . . . .	\$3,760 07	
Gross Liabilities, except Capital . . . . .	—————	\$160,039 50
Surplus as regards policy-holders . . . . .		\$621,022 96
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		\$421,022 96

## INCOME.

Cash received for fire premiums . . . . .	\$263,897 10	
Deduct re-insurance and return premiums . . . . .	32,104 67	
Net cash received for fire premiums . . . . .	—————	\$231,792 43
Cash received for marine and inland prems. . . . .	\$31,887 20	
Deduct re-insurance and return premiums . . . . .	6,695 13	
Net cash rec'd for marine and inland prems. . . . .	—————	25,192 07
Unpaid premium notes rec'd during the year . . . . .	\$4,672 53	
Interest received on bonds and mortgages . . . . .		2,962 09
Interest and dividends received from all other sources . . . . .		19,929 30
Income from rents . . . . .		13,315 24
Brokerage . . . . .		1,375 62
Gross Cash Income . . . . .		\$294,566 75

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$120,784 48	
Deduct salvage and re-insurance . . . . .	2,690 53	
Net cash paid for fire losses . . . . .	—————	\$118,093 95
Cash paid for marine and inland losses . . . . .	\$29,056 75	
Deduct salvage and re-insurance . . . . .	7,655 83	
Net cash paid for marine and inland losses . . . . .	—————	21,400 92
Cash dividends paid . . . . .		30,000 00
Cash paid for commissions and brokerage . . . . .		47,685 83
for salaries of officers and employés . . . . .		13,538 25
for state and local taxes . . . . .		3,963 38
for expenses on real estate and incidentals . . . . .		32,900 56
Gross Cash Expenditures . . . . .		\$267,582 89

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$25,064,495 00	\$221,491 80
Fire risks written during 1879 . . . . .	28,979,738 00	263,490 84
Total . . . . .	\$54,044,233 00	\$484,982 64
Deduct risks expired and terminated . . . . .	25,583,045 00	213,866 43
In force at end of year . . . . .	\$28,461,188 00	\$271,116 21
Deduct amount re-insured . . . . .	505,134 00	4,213 65
Net amount in force . . . . .	\$27,956,054 00	\$266,902 56

## 184 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Marine risks written during 1879 . . . . .	\$7,712,921 00	\$31,887 54
Deduct risks expired and terminated . . . . .	7,674,846 00	31,565 59
In force at end of year . . . . .	\$38,075 00	\$321 95
Deduct amount re-insured . . . . .	3,750 00	28 13
Net amount in force . . . . .	\$34,325 00	\$293 82

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,989,218 61
Losses paid from organization of company . . . . .	831,124 82
Cash dividends declared from organization of company . . . . .	285,925 00
Dividends declared during the year (15 per cent) . . . . .	30,000 00
Fire losses incurred during the year . . . . .	119,952 49
Marine and inland losses incurred during the year . . . . .	20,884 52
Company's stock owned by directors . . . . .	67,000 00

## CITIZENS' INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1836. Commenced business April, 1837.]

PAID-UP CAPITAL, \$300,000.

JAMES M. McLEAN, *President*.*Secretary*, EDWARD A. WALTON.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$450,000 00	\$470,625 00
Virginia state bonds . . . . .	10,000 00	925 00
Lake Shore and Mich. Southern R.R. bonds . . . . .	50,000 00	59,000 00
Union Trust Company stock . . . . .	10,000 00	15,000 00
Citizens' National Bank stock . . . . .	24,500 00	24,500 00
	\$544,500 00	\$570,050 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Manhattan Life Insurance Company stock . . . . .	\$3,500 00	\$1,500 00
Citizens' National Bank stock . . . . .	1,250 00	1,000 00
Butchers' and Drovers' National Bank stock . . . . .	1,092 00	900 00
Third Avenue Railroad stock . . . . .	2,040 00	1,500 00
New York Central Railroad debt certificates . . . . .	4,400 00	3,250 00
United States bonds . . . . .	6,195 00	2,300 00
Union Trust Company stock . . . . .	9,000 00	6,000 00
New Jersey Steamboat Company bonds . . . . .	10,000 00	7,500 00
	\$37,477 00	\$23,950 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$145,000 00	
Loans on mortgage of real estate (first liens*),	139,500 00	
Interest due or accrued thereon . . .	1,788 33	
Stocks and bonds, as per schedule . . .	570,050 00	
Loans on collateral security, as per schedule . . .	23,950 00	
Cash in the office of the company . . .	21,838 06	
Cash deposited in National Citizens' Bank . . .	26,787 51	
Interest due and accrued . . .	798 49	
Premiums in course of collection (gross) . . .	15,732 60	
Rents due and accrued . . .	533 20	
Premiums more than 3 months due, \$675 90		
Gross Assets . . .		\$945,978 19

## LIABILITIES.

Losses claimed and reported . . .	\$20,650 00	
Less re-insurance . . .	1,500 00	
Net amount of unpaid losses . . .	\$19,150 00	
Unearned premiums on outstanding risks . . .	135,268 81	
Dividends to stockholders unpaid . . .	267 90	
Due and accrued for rent, salaries, etc. . .	1,783 00	
Commissions, brokerage, etc. . .	2,929 09	
Gross Liabilities, except Capital and Scrip, ————		159,398 80
Surplus as regards policy-holders . . .		\$786,579 39
Paid-up Capital . . .	\$300,000 00	
Scrip outstanding, not ordered to be redeemed, ————		450,000 00
Surplus over Capital and Scrip . . .		\$336,579 39

## INCOME.

Cash received for fire premiums . . .	\$254,645 61	
Deduct re-insurance and return premiums . . .	26,310 76	
Net cash received for fire premiums . . .		\$228,334 85
Interest received on bonds and mortgages . . .		9,617 00
Interest and dividends received from all other sources . . .		31,167 97
Income from rents . . .		4,208 33
Profit on sale of bonds . . .		1,268 75
Gross Cash Income . . .		\$274,596 90

## EXPENDITURES.

Cash paid for fire losses . . .	\$112,456 09	
Deduct salvage and re-insurance . . .	9,903 49	
Net cash paid for fire losses . . .		\$102,552 60
Cash dividends paid . . .		70,496 50

* Value of lands mortgaged . . .	\$300,500 00
Value of buildings thereon . . .	213,500 00
Amount of insurance held as collateral . . .	112,250 00

# 186 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash paid for commissions and brokerage . . . . .	\$28,095 21
for salaries of officers and employes . . . . .	52,819 88
for state and local taxes . . . . .	11,599 82
for incidental expenses . . . . .	20,607 88

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Gross Cash Expenditures . . . . . \$286,171 89

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$43,677,828 00	\$245,597 84
Fire risks written during 1879 . . . . .	50,555,276 00	262,122 50
Total . . . . .	\$94,233,104 00	\$507,720 34
Deduct risks expired and terminated . . . . .	47,567,896 00	232,861 52
In force at end of year . . . . .	\$46,665,208 00	\$274,858 82
Deduct amount re-insured . . . . .	1,452,811 00	8,528 00
Net amount in force . . . . .	\$45,212,397 00	\$266,330 82

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$5,822,427 16
Losses paid from organization of company . . . . .	2,531,741 61
Cash dividends declared from organization of company . . . . .	1,438,000 00
Dividends declared during the year . . . . .	77,500 00
Fire losses incurred during the year . . . . .	104,874 45
Company's stock owned by directors . . . . .	69,760 00

## CITIZENS' INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated Feb. 2, 1837. Commenced business 1837.]

PAID-UP CAPITAL, \$200,000.

E. O. STANARD, *President.*

*Secretary,* JOHN P. HARRISON.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Missouri state bonds . . . . .	\$160,000 00	\$169,600 00
North Missouri Railroad bonds . . . . .	100,000 00	115,500 00
St. Louis Chamber of Commerce bonds . . . . .	22,000 00	22,000 00
St. Louis Grain Elevator bonds . . . . .	20,000 00	20,700 00
East St. Louis Elevator bonds . . . . .	10,000 00	10,292 00
Yaeger Milling Company stock . . . . .	12,800 00	13,312 00
Second National Bank stock . . . . .	2,000 00	400 00
	<hr/>	<hr/>
	\$326,800 00	\$351,804 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$19,000 00	
Loans on mortgage of real estate (first liens*),	15,200 00	
Stocks and bonds, as per schedule . . .	351,804 00	
Cash in the office of the company . . .	3,596 11	
Cash deposited in Commercial National Bank,	23,109 06	
Premiums in course of collection (net) . . .	13,155 41	
Gross Assets . . . . .	—————	\$425,864 58

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$909 00	
claimed and reported . . . . .	9,170 00	
disputed or resisted . . . . .	3,450 00	
Unearned premiums on outstanding risks . . .	44,937 48	
Gross Liabilities, except Capital . . . . .	—————	58,466 48
Surplus as regards policy-holders . . . . .		\$367,398 10
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		\$167,398 10

## INCOME.

Cash received for fire premiums . . . . .	\$97,152 26	
Deduct re-insurance and return premiums . . .	9,011 08	
Net cash received for fire premiums . . . . .	—————	\$88,141 18
Cash received for marine and inland prems. . .	\$6,546 53	
Deduct re-insurance and return premiums . . .	335 81	
Net cash received for marine and inland prems. .	—————	6,210 72
Interest and dividends received from all sources . . .		22,654 77
Gross Cash Income . . . . .		\$117,006 67

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$54,998 15	
paid for marine and inland losses . . . . .	5,307 15	
dividends paid . . . . .	16,000 00	
paid for commissions and brokerage . . . . .	17,447 52	
for salaries of officers and employés . . . . .	8,300 00	
for state and local taxes . . . . .	6,426 04	
for incidental expenses . . . . .	6,154 11	
Gross Cash Expenditures . . . . .		\$114,632 97

\* Value of lands mortgaged . . . . . \$16,000 00  
Value of buildings thereon . . . . . 15,000 00  
Amount of insurance held as collateral . . . . . 11,500 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$7,072,739 00	\$97,151 53
Risks written during 1879 . . . . .	10,310,287 00	97,152 26
Total . . . . .	\$17,383,026 00	\$194,303 79
Deduct risks expired and terminated . . . . .	10,307,185 00	102,305 14
In force at end of year . . . . .	\$7,075,841 00	\$91,998 65
Deduct amount re-insured . . . . .	383,250 00	2,956 90
Net amount in force . . . . .	\$6,692,591 00	\$89,041 75
Marine risks outstanding Dec. 31, 1878 . . . . .	\$14,000 00	\$200 00
Marine risks written during 1879 . . . . .	1,046,338 00	6,546 53
Total . . . . .	\$1,060,338 00	\$6,746 53
Deduct risks expired and terminated . . . . .	1,060,338 00	6,746 53

## MISCELLANEOUS.

Losses paid from organization of company . . . . .	\$2,508,272 00
Cash dividends declared from organization of company . . . . .	621,798 00
Dividends declared during the year (8 per cent) . . . . .	16,000 00
Fire losses incurred during the year . . . . .	54,511 00
Marine and inland losses incurred during the year . . . . .	6,807 00
Company's stock owned by directors . . . . .	128,000 00

CITY FIRE INSURANCE COMPANY OF THE CITY OF  
NEW YORK, N.Y.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

PAID-UP CAPITAL, \$210,000.

SAMUEL TOWNSEND, *President*.*Secretary*, DAVID J. BLAUVELT.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1,700 shares Tradesmen's National Bank . . . . .	\$68,000 00	\$72,420 00
200 " N. Y. Central and H. R. Railroad, . . . . .	20,000 00	25,800 00
United States bonds . . . . .	130,000 00	133,900 00
	\$218,000 00	\$232,120 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$21,500 00
Loans on mortgage of real estate (first liens*), . . . . .	140,450 00
Interest due or accrued thereon . . . . .	3,878 77

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* Value of lands mortgaged . . . . .	\$139,200 00
Value of buildings thereon . . . . .	132,800 00
Amount of insurance held as collateral . . . . .	126,850 00

Stocks and bonds, as per schedule . . .	\$232,120 00	
Cash in the office of the company . . .	1,293 21	
Cash deposited in various banks . . .	1,958 29	
Interest due and accrued . . .	1,700 00	
Premiums in course of collection (gross) . .	1,514 00	
Rents due and accrued . . .	133 33	
Premiums more than 3 months due, \$19 88		
Gross Assets . . .	—————	\$404,547 60

## LIABILITIES.

Losses claimed and reported . . .	\$7,006 65	
Unearned premiums on outstanding risks . .	22,745 87	
Due and accrued for rent, salaries, etc. . .	1,191 66	
Commissions and brokerage . . .	174 14	
Gross Liabilities, except Capital . . .	—————	31,118 32
Surplus as regards policy-holders . . .		\$373,429 28
Paid-up Capital . . .		210,000 00
Surplus over Capital . . .		\$163,429 28

## INCOME.

Cash received for fire premiums . . .	\$40,322 85	
Deduct re-insurance and return premiums . .	1,474 48	
Net cash received for fire premiums . . .	—————	\$38,848 37
Interest received on bonds and mortgages . . .		10,095 02
Interest and dividends received from all other sources . .		13,194 06
Income from rents . . .		514 00
Gross Cash Income . . .		\$62,651 45

## EXPENDITURES.

Cash paid for fire losses . . .	\$20,592 12	
Deduct salvage and re-insurance . . .	478 12	
Net cash paid for fire losses . . .	—————	\$20,114 00
Cash dividends paid . . .		21,000 00
Cash paid for commissions and brokerage . . .		3,758 06
for salaries of officers and employés . . .		14,242 71
for state and local taxes . . .		8,632 01
for incidental expenses . . .		8,754 77
Gross Cash Expenditures . . .		\$76,501 55

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . .	\$10,916,392 00	\$44,011 46
Fire risks written during 1879 . . .	11,426,626 00	40,506 10
Total . . .	\$22,343,018 00	\$84,517 56
Deduct risks expired and terminated . . .	11,542,595 00	39,470 83
In force at end of year . . .	\$10,800,423 00	\$45,046 73
Deduct amount re-insured . . .	91,250 00	299 36
Net amount in force . . .	\$10,709,173 00	\$44,747 37

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,827,639 40
Losses paid from organization of company . . . . .	1,298,639 11
Cash dividends declared from organization of company . . . . .	1,597,800 00
Dividends declared during the year (10 per cent) . . . . .	21,000 00
Fire losses incurred during the year . . . . .	26,746 65
Company's stock owned by directors . . . . .	42,210 00

## CLINTON FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July 11, 1850. Commenced business July 11, 1850.]

PAID-UP CAPITAL, \$250,000.

JAMES B. AMES, *President*.*Secretary*, G. T. PATTERSON, Jun.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$277,000 00	\$301,715 00
Delaware and Hudson Canal Company bonds, . . . . .	40,000 00	42,100 00
New Jersey Central Railroad bonds . . . . .	2,000 00	1,910 00
300 shares New York Central Railroad . . . . .	30,000 00	39,000 00
90 " New Jersey Central Railroad . . . . .	9,000 00	7,290 00
100 " American Exchange National Bank, . . . . .	10,000 00	11,400 00
57 " Merchants' National Bank . . . . .	2,850 00	3,163 50
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	\$370,850 00	\$406,578 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
35 shares Grocers' Bank, New York . . . . .	\$700 00	\$600 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$28,400 00
Interest due or accrued thereon . . . . .	399 14
Stocks and bonds, as per schedule . . . . .	406,578 50
Loans on collateral security, as per schedule . . . . .	600 00
Cash in the office of the company . . . . .	1,472 65
Cash deposited in American Ex. Nat'l Bank . . . . .	487 59
Interest due and accrued . . . . .	797 10
Premiums in course of collection (gross) . . . . .	16,843 31
Premiums more than 3 months due, \$202 71	
Gross Assets . . . . .	<hr/> \$455,578 29

* Value of lands mortgaged . . . . .	\$48,000 00
Value of buildings thereon . . . . .	32,000 00
Amount of insurance held as collateral . . . . .	23,600 00

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$1,975 00	
claimed and reported . . . . .	4,400 00	
disputed or resisted . . . . .	3,000 00	
Unearned premiums on outstanding risks . . . . .	58,305 83	
Due and accrued for rent, salaries, etc. . . . .	1,397 75	
Commissions and brokerage . . . . .	2,947 57	
Return premiums . . . . .	296 62	
Gross Liabilities, except Capital . . . . .	<hr/>	\$75,322 77
Surplus as regards policy-holders . . . . .		\$380,255 52
Paid-up Capital . . . . .		<hr/> 250,000 00
Surplus over Capital . . . . .		<hr/> \$130,255 52

## INCOME.

Cash received for fire premiums . . . . .	\$123,777 96	
Deduct re-insurance and return premiums . . . . .	10,203 47	
Net cash received for fire premiums . . . . .	<hr/>	\$113,574 49
Interest received on bonds and mortgages . . . . .		1,614 85
Interest and dividends received from all other sources . . . . .		<hr/> 18,854 50
Gross Cash Income . . . . .		<hr/> \$134,043 84

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$65,381 57	
Deduct salvage and re-insurance . . . . .	6,423 91	
Net cash paid for fire losses . . . . .	<hr/>	\$58,957 66
Cash dividends paid . . . . .		27,500 00
Cash paid for commissions and brokerage . . . . .		19,441 22
for salaries of officers and employés . . . . .		20,099 90
for state and local taxes . . . . .		4,754 57
for rent and incidentals . . . . .		<hr/> 17,920 52
Gross Cash Expenditures . . . . .		<hr/> \$148,673 87

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$17,696,734 00	\$83,901 48
Fire risks written during 1879 . . . . .	21,780,360 00	139,672 99
Total . . . . .	<hr/> \$39,477,094 00	<hr/> \$223,574 47
Deduct risks expired and terminated . . . . .	18,705,744 00	106,884 77
In force at end of year . . . . .	<hr/> \$20,771,350 00	<hr/> \$116,689 70
Deduct amount re-insured . . . . .	732,725 00	5,199 83
Net amount in force . . . . .	<hr/> \$20,038,625 00	<hr/> \$111,489 87

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,459,422 50
Losses paid from organization of company . . . . .	953,979 96
Cash dividends declared from organization of company . . . . .	935,000 00
Dividends declared during the year (11 per cent) . . . . .	27,500 00
Fire losses incurred during the year . . . . .	64,548 76
Company's stock owned by directors . . . . .	82,300 00

## COLUMBIA FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, \$300,000.

GEORGE W. SAVAGE, *President*.*Secretary*, JOHN B. ARTHUR.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$198,000 00	\$209,210 00
District of Columbia bonds . . . . .	44,000 00	38,280 00
Brooklyn Park improvement bonds . . . . .	13,000 00	14,560 00
Brooklyn water loan . . . . .	10,000 00	11,200 00
New York County Court-House bond . . . . .	3,000 00	3,240 00
New York county assessment bond . . . . .	1,000 00	1,080 00
	<u>\$269,000 00</u>	<u>\$277,570 00</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
150 shares Bowery National Bank . . . . .	\$22,500 00	\$13,000 00
25 " New York Mutual Gas-Light Co. . . . .	1,500 00	10,000 00
40 " Manhattan Gas-Light Company . . . . .	3,000 00	
90 " Rutgers Fire Insurance Company . . . . .	3,600 00	
30 " Merchants' Fire Insurance Co. . . . .	2,250 00	
88 " Mechanics' and Traders' Ins. Co. . . . .	3,520 00	10,000 00
Erie Railroad bonds . . . . .	11,600 00	
	<u>\$17,970 00</u>	<u>\$33,000 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$20,000 00
Interest due or accrued thereon . . . . .	233 33
Bonds, etc., as per schedule . . . . .	277,570 00
Loans on collateral security, as per schedule . . . . .	33,000 00
Cash in the office of the company . . . . .	4,468 64

\* Value of lands mortgaged . . . . . \$20,000 00  
Value of buildings thereon . . . . . 20,000 00  
Amount of insurance held as collateral . . . . . 15,000 00

Cash deposited in bank . . . . .	\$1,899 05	
Interest due and accrued . . . . .	370 00	
Premiums in course of collection (net) . . . . .	9,591 75	
Notes taken for marine and inland risks . . . . .	34 34	
Gross Assets . . . . .	<u>          </u>	\$347,167 11

## LIABILITIES.

Losses claimed and reported . . . . .	\$5,980 90	
Losses disputed or resisted . . . . .	875 00	
Unearned premiums on outstanding risks . . . . .	37,085 71	
Due and accrued for rent . . . . .	500 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	44,441 61
Surplus as regards policy-holders . . . . .		\$302,725 50
Paid-up Capital . . . . .		<u>300,000 00</u>
Surplus over Capital . . . . .		\$2,725 50

## INCOME.

Cash received for fire premiums . . . . .	\$83,093 76	
Deduct re-insurance and return premiums . . . . .	13,468 64	
Net cash received for fire premiums . . . . .	<u>          </u>	\$69,625 12
Unpaid premium notes rec'd during the year . . . . .	\$34 34	
Interest received on bonds and mortgages . . . . .		1,400 00
Interest and dividends received from all other sources . . . . .		<u>13,951 96</u>
Gross Cash Income . . . . .		\$84,977 08

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$55,205 10	
Deduct salvage and re-insurance . . . . .	426 15	
Net cash paid for fire losses . . . . .	<u>          </u>	\$54,778 95
Cash paid for commissions and brokerage . . . . .		10,716 55
for salaries of officers and employés . . . . .		13,485 00
for state and local taxes . . . . .		3,829 46
for incidental expenses . . . . .		<u>10,799 17</u>
Gross Cash Expenditures . . . . .		\$93,609 13

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$8,241,858 00	\$72,168 30
Fire risks written during 1879 . . . . .	8,005,999 00	<u>75,829 40</u>
Total . . . . .	\$16,247,857 00	\$147,997 70
Deduct risks expired and terminated . . . . .	8,357,975 00	<u>73,509 38</u>
In force at end of year . . . . .	\$7,889,882 00	\$74,488 32
Deduct amount re-insured . . . . .	246,033 00	<u>1,122 46</u>
Net amount in force . . . . .	\$7,643,849 00	\$73,365 86

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$3,131,892 00
Losses paid from organization of company . . . . .	1,889,164 00
Cash dividends declared from organization of company . . . . .	455,000 00
Fire losses incurred during the year . . . . .	52,012 10
Company's stock owned by directors . . . . .	107,070 00

## COMMERCE INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated June 1, 1859. Commenced business June 1, 1859.]

PAID-UP CAPITAL, \$200,000.

ADAM VAN ALLEN, *President*. Secretary, RICHARD V. DEWITT.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$220,000 00	\$264,700 00
133 shares First National Bank, Albany . . . . .	13,300 00	19,950 00
150 " Nat'l Commercial Bank, Albany . . . . .	15,000 00	31,500 00
80 " National Albany Exchange Bank . . . . .	8,000 00	10,000 00
50 " Union National Bank, Albany . . . . .	5,000 00	5,500 00
37 " New York State Nat'l B'k, Albany, . . . . .	3,700 00	5,550 00
	<hr/>	<hr/>
	\$265,000 00	\$337,200 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
12 shares Albany Railway Company . . . . .	\$900 00	\$4,000 00
65 " Albany Gas-Light Company . . . . .	2,600 00	
20 " First National Bank, Albany . . . . .	3,000 00	
15 " Union National Bank, Albany . . . . .	1,650 00	1,500 00
16 " First National Bank, Albany . . . . .	2,400 00	600 00
	<hr/>	<hr/>
	\$10,550 00	\$6,100 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$35,000 00
Stocks and bonds, as per schedule . . . . .	337,200 00
Loans on collateral security, as per schedule . . . . .	6,100 00
Cash in the office of the company . . . . .	316 08
Cash deposited in First National Bank . . . . .	20,439 16
Interest due and accrued . . . . .	552 33
Premiums in course of collection (gross) . . . . .	2,099 95
Rents due and accrued . . . . .	106 67
Gross Assets . . . . .	<hr/>
	\$401,814 19

## LIABILITIES.

Losses claimed and reported . . . . .	\$10,000 00	
Unearned premiums on outstanding risks . . . . .	38,584 58	
Commissions and brokerage . . . . .	25 93	
Gross Liabilities, except Capital . . . . .	—————	\$18,610 51
Surplus as regards policy-holders . . . . .		\$353,203 68
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		\$153,203 68

## INCOME.

Cash received for fire premiums . . . . .	\$74,121 40	
Deduct re-insurance and return premiums . . . . .	7,945 02	
Net cash received for fire premiums . . . . .	—————	\$66,176 38
Interest and dividends received from all sources . . . . .		17,999 51
Income from rents, etc. . . . .		965 00
Gross Cash Income . . . . .		\$85,140 89

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$33,242 33	
Deduct salvage and re-insurance . . . . .	552 66	
Net cash paid for fire losses . . . . .	—————	\$32,689 67
Cash dividends paid . . . . .		24,000 00
Cash paid for commissions and brokerage . . . . .		9,668 92
for salaries of officers and employés . . . . .		10,549 98
for state and local taxes . . . . .		2,922 30
for incidental expenses . . . . .		5,368 76
Gross Cash Expenditures . . . . .		\$85,199 63

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$9,263,820 00	\$86,236 03
Fire risks written during 1879 . . . . .	9,453,730 00	74,121 40
Total . . . . .	\$18,717,550 00	\$160,357 43
Deduct risks expired and terminated . . . . .	9,270,108 00	78,761 72
In force at end of year . . . . .	\$9,447,442 00	\$81,595 71
Deduct amount re-insured . . . . .	546,543 00	4,181 78
Net amount in force . . . . .	\$8,900,899 00	\$77,413 93

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$3,032,646 00
Losses paid from organization of company . . . . .	2,107,797 00
Cash dividends declared from organization of company . . . . .	498,000 00
Dividends declared during the year (12 per cent) . . . . .	24,000 00
Fire losses incurred during the year . . . . .	37,180 63
Company's stock owned by directors . . . . .	64,725 00

COMMERCIAL FIRE INSURANCE COMPANY,  
NEW YORK, N.Y.

[Incorporated May 15, 1850. Commenced business May 15, 1850.]

PAID-UP CAPITAL, \$200,000.

M. V. B. FOWLER, *President*.

*Secretary*, D. QUACKINBUSH.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$255,600 00	\$294,155 50
Brooklyn corporation notes . . . . .	33,000 00	38,180 00
Long Island City bonds . . . . .	10,000 00	10,300 00
Flushing city bonds . . . . .	12,000 00	12,600 00
Elizabeth city bonds . . . . .	20,000 00	10,000 00
New York corporation bonds . . . . .	1,000 00	1,150 00
	<hr/>	<hr/>
	\$331,600 00	\$366,385 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Tradesmen's Fire Insurance Company . . . . .	\$500 00	\$350 00
Merchants' Exchange Bank . . . . .	5,600 00	4,000 00
	<hr/>	<hr/>
	\$6,100 00	\$4,350 00

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$69,450 00	
Interest due or accrued thereon . . . . .	875 84	
Bonds, as per schedule . . . . .	366,385 50	
Loans on collateral security, as per schedule . . . . .	4,350 00	
Cash in the office of the company . . . . .	13,803 63	
Cash deposited in Irving National Bank . . . . .	20,701 48	
Interest due and accrued . . . . .	2,592 03	
Premiums in course of collection (gross) . . . . .	34,486 81	
Notes taken for marine and inland risks . . . . .	899 10	
Gross Assets . . . . .	<hr/>	\$513,544 39

LIABILITIES.

Losses adjusted, unpaid . . . . .	\$2,000 00
claimed and reported . . . . .	23,360 46
disputed or resisted . . . . .	1,600 00
Unearned premiums on outstanding risks . . . . .	163,552 50
Dividends to stockholders unpaid . . . . .	65 00

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\* Value of lands mortgaged . . . . . \$72,500 00  
Value of buildings thereon . . . . . 107,500 00  
Amount of insurance held as collateral . . . . . 66,100 00

Due and accrued for rent, salaries, etc. . . . .	\$1,611 79	
Commissions and brokerage . . . . .	8,621 70	
Return premiums . . . . .	331 64	
Gross Liabilities, except Capital . . . . .	—————	\$201,143 09
Surplus as regards policy-holders . . . . .		\$312,401 30
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		\$112,401 30

## INCOME.

Cash received for fire premiums . . . . .	\$295,765 83	
Deduct re-insurance and return premiums . . . . .	14,038 47	
Net cash received for fire premiums . . . . .	—————	\$281,727 36
Cash rec'd for marine and inland premiums . . . . .	\$25,935 00	
Deduct re-insurance and return premiums . . . . .	164 13	
Net cash rec'd for marine and inland prems. . . . .	—————	25,770 87
Unpaid premium notes rec'd during the year . . . . .	\$899 10	
Interest received on bonds and mortgages . . . . .		4,502 75
Interest and dividends received from all other sources . . . . .		18,737 26
Gross Cash Income . . . . .		\$330,738 24

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$171,208 72	
Deduct salvage and re-insurance . . . . .	3,499 00	
Net cash paid for fire losses . . . . .	—————	\$167,709 72
Cash paid for marine and inland losses . . . . .		13,755 88
Cash dividends paid . . . . .		20,089 00
Cash paid for commissions and brokerage . . . . .		68,140 04
for salaries of officers and employés . . . . .		22,152 68
for state and local taxes . . . . .		6,275 14
for incidental expenses . . . . .		23,502 21
Gross Cash Expenditures . . . . .		\$321,624 67

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$34,848,028 00	\$228,953 22
Fire risks written during 1879 . . . . .	38,544,393 00	287,328 29
Total . . . . .	\$73,392,421 00	\$516,281 51
Deduct risks expired and terminated . . . . .	35,728,310 00	203,000 50
In force at end of year . . . . .	\$37,664,111 00	\$313,281 01
Deduct amount re-insured . . . . .	257,587 00	1,706 85
Net amount in force . . . . .	\$37,406,524 00	\$311,574 16

# 198 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Marine risks outstanding Dec. 31, 1878 .	\$324,189 00	\$9,126 76
Marine risks written during 1879 . .	2,815,928 00	25,935 00
Total . . . . .	\$3,140,117 00	\$35,061 76
Deduct risks expired and terminated .	2,624,135 00	20,733 99
In force at end of year . . . .	\$515,982 00	\$14,327 77

## MISCELLANEOUS.

Premiums received from organization of company .	\$3,878,019 75
Losses paid from organization of company . . . .	2,102,317 30
Cash dividends declared from organization of company .	796,000 00
Dividends declared during the year (10 per cent) . .	20,000 00
Fire losses incurred during the year . . . . .	167,329 36
Marine and inland losses incurred during the year . .	13,755 88
Company's stock owned by directors . . . . .	86,850 00

## COMMERCIAL MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1842. Commenced business May, 1852.]

W. I. COMES, *President.*

*Secretary,* HENRY D. KING.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$426,000 00	\$425,115 00
American Exchange Bank stock . . . . .	20,000 00	22,400 00
Market Bank stock . . . . .	2,500 00	2,850 00
Corn Exchange Bank stock . . . . .	4,000 00	5,640 00
Bank of the State of New York stock . . . . .	1,600 00	1,840 00
Park Bank stock . . . . .	10,000 00	11,000 00
Bank of New York stock . . . . .	3,700 00	5,106 00
Gallatin National Bank stock . . . . .	3,300 00	4,455 00
Continental Bank stock . . . . .	5,000 00	5,125 00
Merchants' Bank stock . . . . .	6,200 00	7,626 00
St. Nicholas Bank stock . . . . .	7,500 00	7,800 00
Bank of Commerce stock . . . . .	5,400 00	7,236 00
Bank of America stock . . . . .	1,800 00	2,637 00
Nassau Bank stock . . . . .	5,000 00	4,200 00
Bank of North America stock . . . . .	4,690 00	4,080 30
Metropolitan Bank stock . . . . .	5,600 00	7,392 00
Mechanics' Banking Association stock . . . . .	10,000 00	7,700 00
Brooklyn city water bonds . . . . .	5,000 00	5,100 00
Newark city bonds . . . . .	13,000 00	14,850 00
Louisville city bonds . . . . .	15,000 00	15,600 00
Erie Railroad bonds . . . . .	15,000 00	15,562 50
Morris and Essex Railroad bonds . . . . .	43,000 00	47,320 00
Warren Railroad bonds . . . . .	9,000 00	9,900 00

Dela., Lackawanna, and Western R.R. bonds,	\$5,000 00	\$5,800 00
New York City Insurance Company stock .	1,100 00	715 00
Coast Wrecking Company stock . . .	4,500 00	450 00
Atlantic Mutual Insurance Company scrip .	12,310 00	12,292 00
Union Mutual Insurance Company scrip .	470 40	235 50
Metropolitan Elevated Railroad bonds . .	10,000 00	10,200 00
Delaware and Hudson Canal Company bonds .	15,000 00	16,200 00
Detroit, G. H., and Milwaukee R.R. bonds .	900 00	675 00
	<hr/>	<hr/>
	\$671,570 40	\$687,102 30

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds . . . . .	\$5,225 00	\$5,000 00
100 shares Bergen County Gas-Light Company,	1,875 00	1,000 00
	<hr/>	<hr/>
	\$7,100 00	\$6,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . .	\$687,102 30	
Loans on collateral security, as per schedule .	6,000 00	
Cash deposited in various banks . . .	32,620 11	
Interest due and accrued . . . . .	3,314 95	
Premiums in course of collection (gross) .	12,534 11	
Notes taken for marine and inland risks .	61,639 28	
Salvage on losses paid . . . . .	7,594 00	
Gross Assets . . . . .	<hr/>	\$810,804 75

## LIABILITIES.

Losses claimed and reported . . . . .	\$19,864 52	
Losses disputed or resisted . . . . .	2,550 00	
Unearned premiums on outstanding risks .	69,594 19	
Unpaid scrip ordered to be redeemed . .	6,644 20	
Interest due or accrued on scrip . . . .	7,462 51	
Re-insurance premiums . . . . .	3,314 94	
Return premiums, etc. . . . .	3,140 17	
Gross Liabilities, except Scrip . . . .	<hr/>	112,570 53
Surplus as regards policy-holders . . . .		\$698,234 22
Scrip outstanding, not ordered to be redeemed . . .		616,055 00
Surplus over Scrip . . . . .		<hr/>
		\$82,179 22

## INCOME.

Cash received for fire premiums . . . .	\$24,584 28	
Deduct re-insurance and return premiums .	2,713 67	
Net cash received for fire premiums . . .	<hr/>	\$21,870 61
Cash received for marine and inland premiums,	\$220,056 73	
Deduct re-insurance and return premiums .	78,374 60	
Net cash received for marine and inland prems.	<hr/>	141,682 13

## 200 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Unpaid premium notes rec'd during the year .	\$48,940 07
Interest and dividends received from all sources . . . . .	\$37,511 77
Profit on bonds sold, etc. . . . .	22,917 19
Gross Cash Income . . . . .	<u>\$223,981 70</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$30,555 42	
Deduct salvage and re-insurance . . . . .	491 94	
Net cash paid for fire losses . . . . .	<u>          </u>	\$30,063 48
Cash paid for marine and inland losses . . . . .	\$120,131 48	
Deduct salvage and re-insurance . . . . .	30,496 90	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	89,634 58
Cash paid for redemption of scrip . . . . .	415 00	
Interest paid scripholders . . . . .	36,707 40	
Cash paid for commissions and brokerage . . . . .	9,767 75	
for salaries of officers and employés . . . . .	21,670 40	
for incidental expenses . . . . .	39,235 20	
Gross Cash Expenditures . . . . .	<u>          </u>	\$227,493 81

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$4,251,605 00	\$24,318 84
Fire risks written during 1879 . . . . .	4,969,046 00	25,759 51
Total . . . . .	<u>\$9,220,651 00</u>	<u>\$50,078 35</u>
Deduct risks expired and terminated . . . . .	5,167,101 00	26,051 99
In force at end of year . . . . .	<u>\$4,053,550 00</u>	<u>\$24,026 36</u>
Marine risks outstanding Dec. 31, 1878 . . . . .	\$4,889,037 00	\$68,808 00
Marine risks written during 1879 . . . . .	18,465,845 00	207,372 82
Total . . . . .	<u>\$23,354,882 00</u>	<u>\$276,180 82</u>
Deduct risks expired and terminated . . . . .	17,292,751 00	215,328 08
In force at end of year . . . . .	<u>\$6,062,131 00</u>	<u>\$60,852 74</u>
Deduct amount re-insured . . . . .	80,953 00	3,271 73
Net amount in force . . . . .	<u>\$5,981,178 00</u>	<u>\$57,581 01</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$12,439,732 96
Losses paid from organization of company . . . . .	7,345,760 55
Fire losses incurred during the year . . . . .	32,279 57
Marine and inland losses incurred during the year . . . . .	74,200 53

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD,  
CONN.

[Incorporated June, 1850. Commenced business July, 1850.]

PAID-UP CAPITAL, \$1,000,000.

M. BENNETT, Jun., *President.**Secretary,* CHARLES R. BURT.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$470,000 00	\$188,300 00
Connecticut state bonds . . . . .	16,000 00	16,800 00
New Britain city water bonds . . . . .	15,000 00	16,200 00
Hartford city bonds . . . . .	16,000 00	17,280 00
Columbus (O.) city bonds . . . . .	5,000 00	5,000 00
Middletown (Conn.) city bonds, 7s . . . . .	20,000 00	20,900 00
Newark (O.) city bonds . . . . .	4,500 00	4,500 00
Toledo Board of Education bonds . . . . .	10,000 00	10,800 00
Erie city consolidated bonds . . . . .	10,000 00	10,300 00
Michigan Central Railroad bonds . . . . .	20,000 00	23,600 00
Chicago and Iowa Railroad bonds . . . . .	20,000 00	12,000 00
New York, New Haven, and H. R.R. bonds . . . . .	40,000 00	46,000 00
Erie Railway gold consols . . . . .	20,000 00	23,000 00
Canada Southern Railroad bonds . . . . .	20,000 00	17,600 00
Broadway and Seventh Avenue R.R. bonds . . . . .	20,000 00	20,200 00
Tiffin (O ) Gas Company bonds . . . . .	25,000 00	25,000 00
Boston and Albany Railroad stock . . . . .	5,000 00	6,850 00
Pitts., Fort Wayne, and Chicago R.R. stock . . . . .	30,000 00	33,900 00
New York, New Haven, and H. R.R. stock . . . . .	50,000 00	77,500 00
Chicago, Burlington, and Quincy R.R. stock . . . . .	22,000 00	27,500 00
Imp. and Traders' Nat'l Bank stock, N.Y. . . . .	30,000 00	66,000 00
Fulton National Bank stock, New York . . . . .	6,900 00	9,200 00
Farmers' and Mech. Nat'l Bank st'k, Hartford, . . . . .	18,800 00	21,620 00
National Exchange Bank stock, Hartford . . . . .	13,600 00	17,680 00
Hartford National Bank stock, Hartford . . . . .	30,000 00	45,000 00
First National Bank stock, Hartford . . . . .	18,500 00	19,425 00
Ætna National Bank stock, Hartford . . . . .	10,000 00	11,500 00
Phoenix National Bank stock, Hartford . . . . .	15,000 00	22,050 00
Charter Oak National Bank stock, Hartford . . . . .	9,300 00	11,532 00
	<hr/>	<hr/>
	\$990,600 00	\$1,127,237 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
New York, New Haven, and H. R.R. stock . . . . .	\$5,550 00	\$3,500 00
Hartford Trust Company stock . . . . .	6,300 00	4,736 00
Case, Lockwood, and Brainard Co. stock . . . . .	7,500 00	500 00
Orient Insurance Company stock . . . . .	480 00	400 00
Connecticut Fire Insurance Company stock . . . . .	625 00	

New York, New Haven, and H. R.R. stock . . . . .	\$2,015 00	\$2,686 00
Middlesex County National Bank stock . . . . .	1,500 00	
Collins Company stock . . . . .	2,000 00	
Hartford Bridge Company stock . . . . .	2,500 00	1,750 00
Continental Insurance Company stock, N.Y. . . . .	1,875 00	33,000 00
United States Express Company stock . . . . .	9,600 00	
Delaware and Hudson Canal Company stock . . . . .	7,400 00	
Wells, Fargo, & Co. Express stock . . . . .	20,800 00	
Adams Express Company stock . . . . .	4,200 00	
Pacific Mail Steamship Company stock . . . . .	3,500 00	
	<hr/>	
	\$75,845 00	\$46,372 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*), \$145,600 00	
Stocks, bonds, etc., as per schedule . . . . .	1,127,237 00
Loans on collateral security, as per schedule . . . . .	46,372 00
Cash in the office of the company . . . . .	75 03
Cash deposited in National Exchange Bank . . . . .	118,566 92
Premiums in course of collection (net) . . . . .	45,629 07
Gross Assets . . . . .	<hr/> \$1,483,480 02
Deduct special deposits in other states . . . . .	110,000 00
	<hr/>
Balance . . . . .	\$1,373,480 02

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$6,550 00
' claimed and reported . . . . .	27,000 00
disputed or resisted . . . . .	6,996 00
Unearned premiums on outstanding risks . . . . .	233,271 68
	<hr/>
Gross Liabilities, except Capital . . . . .	\$273,817 68
Deduct Liabilities on special deposits . . . . .	27,002 71
	<hr/>
	246,814 97
	<hr/>
Surplus as regards policy-holders . . . . .	\$1,126,665 05
Paid-up Capital . . . . .	1,000,000 00
	<hr/>
Surplus over Capital . . . . .	\$126,665 05

## INCOME.

Cash received for fire premiums . . . . .	\$459,742 11
Deduct re-insurance and return premiums . . . . .	60,394 04
Net cash received for fire premiums . . . . .	<hr/> \$399,348 07
Interest received on bonds and mortgages . . . . .	8,333 33
Interest and dividends received from all other sources . . . . .	72,823 36
	<hr/>
Gross Cash Income . . . . .	\$480,504 76

\* Value of lands mortgaged . . . . . \$176,000 00  
Value of buildings thereon . . . . . 185,000 00  
Amount of insurance held as collateral . . . . . 159,500 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$233,910 37
Cash dividends paid . . . . .	100,000 00
Cash paid for commissions and brokerage . . . . .	68,025 49
for salaries of officers and employes . . . . .	21,198 51
for state and local taxes . . . . .	8,694 03
for incidental expenses . . . . .	19,650 76
Gross Cash Expenditures . . . . .	\$451,509 16

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$37,042,514 00	\$426,348 95
Fire risks written during 1879 . . . . .	44,753,757 00	459,742 11
Total . . . . .	\$81,796,271 00	\$886,091 06
Deduct risks expired and terminated . . . . .	40,827,640 00	428,624 31
In force at end of year . . . . .	\$40,968,631 00	\$457,466 75

## MISCELLANEOUS.

Premiums received from re-organization of company . . . . .	\$2,781,656 30
Losses paid from re-organization of company . . . . .	1,337,861 42
Cash dividends declared from re-organization of company . . . . .	615,000 00
Dividends declared during the year (10 per cent) . . . . .	100,000 00
Fire losses incurred during the year . . . . .	231,234 71
Company's stock owned by directors . . . . .	212,400 00

## CONTINENTAL INSURANCE COMPANY, NEW YORK.

[Incorporated November, 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, \$1,000,000.

GEORGE T. HOPE, *President*.*Secretary*, CYRUS PECK.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
250 shares American Exchange Nat'l Bank . . . . .	\$25,000 00	\$28,250 00
69 " Bank of America . . . . .	6,900 00	10,074 00
50 " Bowery National Bank . . . . .	5,000 00	7,250 00
35 " Dry Goods Bank . . . . .	612 50	175 00
1,200 " Mechanics' National Bank . . . . .	30,000 00	40,800 00
333 " Merchants' National Bank . . . . .	16,650 00	20,313 00
250 " Mercantile National Bank . . . . .	25,000 00	21,250 00
200 " Metropolitan National Bank . . . . .	20,000 00	26,400 00
100 " Nassau Bank . . . . .	10,000 00	8,500 00
70 " Phenix National Bank . . . . .	14,000 00	14,000 00
100 " St. Nicholas National Bank . . . . .	10,000 00	10,500 00

200 shares Central Trust Company . . .	\$20,000 00	\$23,400 00
200 " Delaware and Hudson Canal Co. . .	20,000 00	14,800 00
20 " N. Y. Guar. and Indemnity Co. . .	2,000 00	2,000 00
1,500 " New York and Harlem R.R. Co. . .	75,000 00	117,000 00
Alabama state bonds . . . . .	10,000 00	5,400 00
South Carolina state bonds . . . . .	11,500 00	9,775 00
Tennessee state bonds . . . . .	26,000 00	7,940 00
United States bonds . . . . .	900,000 00	1,090,810 00
	<hr/>	<hr/>
	\$1,227,662 50	\$1,458,637 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
16 shares Hanover National Bank . . .	\$1,792 00	\$500 00
60 " American Exchange Nat'l Bank . .	6,780 00	3,800 00
80 " Nassau Bank . . . . .	6,800 00	5,050 00
250 " Central Trust Company . . . . .	29,250 00	100,000 00
800 " Rensselaer and Saratoga Railroad . .	88,000 00	
100 " Corn Exchange Bank . . . . .	14,000 00	
United States bonds . . . . .	260 50	225 00
10 shares United States Trust Company . .	3,300 00	1,600 00
100 " Brooklyn City Railroad . . . . .	1,400 00	600 00
173 " Phenix National Bank . . . . .	3,460 00	2,260 00
250 " St. Nicholas National Bank . . . .	26,250 00	20,000 00
30 " Mechanics' Bank . . . . .	2,400 00	1,200 00
300 " Michigan Central Railroad . . . . .	27,000 00	100,000 00
100 " Chicago and North-Western R.R. . .	9,000 00	
100 " Delaware and Hudson Canal Co. . .	7,400 00	
100 " Lake Shore and Michigan So. R.R. .	10,000 00	
New York, Lake Erie, and West. R.R. bonds,	65,250 00	
	<hr/>	<hr/>
	\$302,342 50	\$235,235 00

## SUMMARY OF ASSETS DEC. 31, 1879.\*

Cash value of unencumbered real estate . .	\$677,500 00
Loans on mortgage of real estate (first liens†),	673,600 00
Interest due or accrued thereon . . . .	16,474 88
Stocks, bonds, etc., as per schedule . . .	1,458,637 00
Loans on collateral security, as per schedule .	235,235 00
Cash in the office of the company . . . .	2,654 62
Cash deposited in various banks . . . .	238,031 96
Interest due and accrued . . . . .	10,655 72

\* The company holds, also, instalment premium notes to the amount of \$1,235,967.13, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged . . . . .	\$1,029,725 00
Value of buildings thereon . . . . .	1,142,000 00
Amount of insurance held as collateral . . . .	630,450 00

Premiums in course of collection (gross)	\$150,399 58
Rents due and accrued	15,000 00
Re-insurance due	365 21
Gross Assets *	<u>\$3,478,553 97</u>
Deduct special deposits in other states	30,250 00
Balance	<u>\$3,448,303 97</u>

## LIABILITIES.

Losses claimed and reported	\$181,558 39
Losses disputed or resisted	22,500 00
Total amount of losses	<u>\$204,058 39</u>
Less re-insurance	5,745 65
Net amount of unpaid losses	<u>\$198,312 74</u>
Unearned premiums on outstanding risks	1,132,518 32
Unpaid scrip ordered to be redeemed	14,792 00
Interest due or accrued on scrip	6,932 46
Dividends to stockholders unpaid	313 96
Commissions and brokerage	20,000 00
Gross Liabilities, except Capital and Scrip,	<u>\$1,372,869 48</u>
Deduct liabilities on special deposits	19,158 34
	<u>1,353,711 14</u>
Surplus as regards policy-holders	\$2,094,592 83
Paid-up Capital	\$1,000,000 00
Scrip outstanding, not ordered to be redeemed,	77,164 00
	<u>1,077,164 00</u>
Surplus over Capital and Scrip	<u>\$1,017,428 83</u>

## INCOME.

Cash received for fire premiums	\$1,737,252 34
Deduct re-insurance and return premiums	223,183 20
Net cash received for fire premiums	<u>\$1,514,069 14</u>
Interest received on bonds and mortgages	44,113 48
Interest and dividends received from all other sources	91,620 50
Income from rents	38,853 05
Gross Cash Income	<u>\$1,688,656 17</u>

## EXPENDITURES.

Cash paid for fire losses	\$850,258 54
Deduct salvage and re-insurance	24,304 86
Net cash paid for fire losses	<u>\$825,953 68</u>
Cash dividends paid	136,595 59
Cash paid for redemption of scrip	
Interest paid scripholders	} 674 08

\* Including \$475,000 special reserve fund held under New York law.

# 206 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash paid for commissions and brokerage . . . .	\$257,732 21
for salaries of officers and employés . . . .	197,804 70
for state and local taxes . . . . .	37,017 10
for incidental expenses . . . . .	126,980 86
Gross Cash Expenditures . . . . .	\$1,582,758 22

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$255,360,875 00	\$2,020,110 47
Fire risks written during 1879 . . . . .	236,823,419 00	1,554,027 57
Total . . . . .	\$492,184,294 00	\$3,574,138 04
Deduct risks expired and terminated . . . . .	213,372,659 00	1,322,748 16
In force at end of year . . . . .	\$278,811,635 00	\$2,251,389 88
Deduct amount re-insured . . . . .	5,887,120 00	39,958 43
Net amount in force . . . . .	\$272,924,515 00	\$2,211,431 45

## MISCELLANEOUS.

Premiums received from organization of company . . . .	\$20,518,636 27
Losses paid from organization of company . . . . .	10,944,064 52
Cash dividends declared from organization of company . .	3,150,997 36
Dividends declared during the year . . . . .	136,500 00
Fire losses incurred during the year . . . . .	851,409 57
Company's stock owned by directors . . . . .	259,100 00

## DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 10, 1835. Commenced business Aug. 6, 1835.]

PAID-UP CAPITAL, \$360,000.

THOMAS C. HAND, *President.*

*Secretary,* HENRY LYLURN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Pennsylvania state bonds . . . . .	\$237,400 00	\$265,888 00
Philadelphia city bonds . . . . .	100,000 00	118,425 00
New Jersey state bonds . . . . .	242,000 00	272,990 00
Boston city bonds . . . . .	100,000 00	118,000 00
St. Louis city bonds . . . . .	100,000 00	107,500 00
Pittsburgh city bonds . . . . .	77,000 00	80,330 00
Cincinnati city bonds . . . . .	50,000 00	54,500 00
Columbus city bonds . . . . .	25,000 00	26,500 00
United States bonds . . . . .	30,000 00	30,675 00
Tennessee state bonds . . . . .	44,000 00	13,860 00
380 shares Pennsylvania Railroad . . . . .	19,000 00	18,620 00

134 shares Northern Pennsylvania Railroad . . .	\$6,700 00	\$6,432 00
American Steamship Co. bonds, guaranteed . . .	40,000 00	39,600 00
Wm. Cramp & Sons' dry dock mort. bonds . . .	27,000 00	27,000 00
Stocks and scrip of sundry corporations . . .	13,453 00	2,787 00
	<hr/>	<hr/>
	\$1,111,553 00	\$1,183,107 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Pennsylvania Railroad . . . . .	\$9,800 00	\$4,975 00
United States bonds . . . . .	120,292 25	114,000 00
Philadelphia city bonds . . . . .	28,000 00	25,000 00
	<hr/>	<hr/>
	\$158,092 25	\$143,975 00

## SUMMARY OF ASSETS OCT. 31, 1879.

Cash value of unencumbered real estate . . .	\$120,000 00
Loans on mortgage of real estate (first liens*),	197,950 00
Interest due or accrued thereon . . . . .	2,930 00
Stocks, bonds, etc., as per schedule . . .	1,183,107 00
Loans on collateral security, as per schedule .	143,975 00
Cash in the office of the company . . . . .	451 43
Cash deposited in various banks . . . . .	46,242 50
Interest due and accrued . . . . .	611 27
Premiums in course of collection (net) . . .	86,478 46
Notes taken for marine and inland risks . .	279,081 54
Miscellaneous . . . . .	3,320 42
Premiums more than 3 months due, \$41,408 00	
Gross Assets . . . . .	<hr/> \$2,064,147 62

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$10,784 00
claimed and reported . . . . .	82,451 00
disputed or resisted . . . . .	6,000 00
Unearned premiums on outstanding risks . .	335,114 39
Reclaimable on perpetual fire policies . . .	78,229 85
Unpaid scrip ordered to be redeemed . . .	7,060 00
Interest and dividends due and unpaid . . .	7,164 50
State and local taxes . . . . .	9,525 14
Gross Liabilities, except Capital and Scrip,	<hr/> 536,328 88
Surplus as regards policy-holders . . . . .	\$1,527,818 74
Paid-up Capital . . . . .	\$360,000 00
Scrip outstanding, not ordered to be redeemed,	916,055 00
	<hr/>
Surplus over Capital and Scrip . . . . .	\$251,763 74

\* Value of lands mortgaged . . . . . \$165,600 00  
Value of buildings thereon . . . . . 164,400 00  
Amount of insurance held as collateral . . . . . 139,000 00

## INCOME.

Cash received for fire premiums . . . . .	\$102,569 73	
Deduct re-insurance and return premiums . . . . .	7,346 50	
Net cash received for fire premiums . . . . .		\$95,223 23
Cash rec'd for marine and inland premiums . . . . .	\$590,394 83	
Deduct re-insurance and return premiums . . . . .	82,130 22	
Net cash rec'd for marine and inland prems. . . . .		508,264 61
Unpaid premium notes rec'd during the year . . . . .	\$279,081 54	
Interest received on bonds and mortgages . . . . .		11,800 00
Interest and dividends received from all other sources . . . . .		71,304 58
Profit on sale of securities . . . . .		11,644 24
Deposits received for perpetual fire risks . . . . .	958 00	
Gross Cash Income . . . . .		\$698,236 66

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$51,224 40	
Deduct salvage and re-insurance . . . . .	2,424 85	
Net cash paid for fire losses . . . . .		\$48,799 55
Cash paid for marine and inland losses . . . . .	\$396,792 31	
Deduct salvage and re-insurance . . . . .	28,029 49	
Net cash paid for marine and inland losses . . . . .		368,762 82
Cash dividends paid . . . . .		36,000 00
Cash paid for redemption of scrip . . . . .		175,695 00
Interest paid scripholders . . . . .		57,225 00
Cash paid for commissions and salaries . . . . .		72,514 96
for state and local taxes . . . . .		15,357 89
for incidentals . . . . .		13,099 84
Deposits returned on perpetual fire risks . . . . .	\$1,845 05	
Gross Cash Expenditures . . . . .		\$787,455 06

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Oct. 31, 1878 . . . . .	\$19,286,154 00	\$158,123 56
Fire risks written during 1879 . . . . .	14,874,533 00	103,456 78
Total . . . . .	\$34,160,687 00	\$261,580 34
Deduct risks expired and terminated . . . . .	17,099,034 00	127,405 46
In force at end of year . . . . .	\$17,061,653 00	\$134,174 88
Perpetual risks in force . . . . .	\$3,165,340 00	
Marine risks outstanding Oct. 31, 1878 . . . . .	\$10,675,424 00	\$239,429 06
Marine risks written during 1879 . . . . .	50,217,464 00	607,451 57
Total . . . . .	\$60,892,888 00	\$846,880 63
Deduct risks expired and terminated . . . . .	47,125,817 00	578,292 60
In force at end of year . . . . .	\$13,767,071 00	\$268,588 03

## MISCELLANEOUS.

Dividends declared during the year (10 per cent) . . .	\$36,000 00
Fire losses incurred during the year . . . . .	47,549 02
Marine and inland losses incurred during the year . . .	366,916 06
Company's stock owned by directors . . . . .	43,925 00
Scrap dividends declared during the year . . . . .	115,865 00

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY,  
CINCINNATI, O.

[Incorporated December, 1865. Commenced business December, 1865.]

PAID-UP CAPITAL, \$300,000.

JOHN W. HARTWELL, *President.*

*Secretary, J. W. McCORD.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$141,950 00	\$147,982 87
Cincinnati city bonds . . . . .	21,000 00	22,160 00
Alabama state bonds . . . . .	10,000 00	5,000 00
Cincinnati, Hamilton, and Dayton R.R. stock,	7,500 00	4,500 00
Cincinnati Underwriters' Wrecking Co. stock,	3,500 00	3,500 00
	<u>\$183,950 00</u>	<u>\$183,142 87</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$149,655 14
Loans on mortgage of real estate (first liens*),	7,385 56
Interest due or accrued thereon . . . . .	532 51
Stocks and bonds, as per schedule . . . . .	183,142 87
Cash in the office of the company . . . . .	730 54
Cash deposited in Commercial Bank . . . . .	12,365 47
Premiums in course of collection (gross). . .	13,865 94
Notes taken for marine and inland risks . . .	22,866 13
Rents due and accrued . . . . .	1,352 00
Salvage claims . . . . .	4,560 52
Gross Assets . . . . .	<u>\$396,456 68</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$1,413 20
claimed and reported . . . . .	6,293 62
disputed or resisted . . . . .	1,700 00
Unearned premiums on outstanding risks . . .	60,400 58
Dividends to stockholders unpaid . . . . .	25 00

\* Value of lands mortgaged . . . . . \$13,300 00  
Value of buildings thereon . . . . . 11,250 00  
Amount of insurance held as collateral . . . . . 2,100 00

## 210 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Commissions and brokerage . . . . .	\$387 06	
Re-insurance due . . . . .	25 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$70,244 46
Surplus as regards policy-holders . . . . .		\$326,212 22
Paid-up Capital . . . . .		<u>300,000 00</u>
Surplus over Capital . . . . .		\$26,212 22

## INCOME.

Cash received for fire premiums . . . . .	\$75,464 75	
Deduct re-insurance and return premiums . . . . .	7,129 85	
Net cash received for fire premiums . . . . .	<u>          </u>	\$68,334 90
Cash received for marine and inland prems. . . . .	\$50,230 39	
Deduct re-insurance and return premiums . . . . .	3,880 73	
Net cash rec'd for marine and inland prems. . . . .	<u>          </u>	46,349 66
Unpaid premium notes rec'd during the year . . . . .	\$37,183 75	
Interest received on bonds and mortgages . . . . .		1,623 74
Interest and dividends received from all other sources . . . . .		9,292 48
Income from rents . . . . .		<u>12,721 11</u>
Gross Cash Income . . . . .		\$138,321 89

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$46,404 15	
Deduct salvage and re-insurance . . . . .	119 44	
Net cash paid for fire losses . . . . .	<u>          </u>	\$46,284 71
Cash paid for marine and inland losses . . . . .	\$38,263 23	
Deduct salvage and re-insurance . . . . .	1,140 43	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	37,122 80
Cash dividends paid . . . . .		14,975 00
Cash paid for commissions and brokerage . . . . .		12,305 69
for salaries of officers and employés . . . . .		12,760 03
for state and local taxes . . . . .		4,355 18
for incidentals . . . . .		6,457 57
for ground rents . . . . .		<u>7,000 00</u>
Gross Cash Expenditures . . . . .		\$141,260 98

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$7,200,397 00	\$92,221 53
Fire risks written during 1879 . . . . .	7,013,625 00	<u>75,615 32</u>
Total . . . . .	\$14,214,022 00	\$167,836 85
Deduct risks expired and terminated . . . . .	7,330,679 00	<u>81,735 16</u>
In force at end of year . . . . .	\$6,883,343 00	\$86,101 69
Deduct amount re-insured . . . . .	150,267 00	<u>1,590 21</u>
Net amount in force . . . . .	\$6,733,076 00	\$84,511 48

Marine risks outstanding Dec. 31, 1878 . . .	\$416,372 00	\$41,080 45
Marine risks written during 1879 . . .	1,637,605 00	51,077 27
Total . . . . .	\$2,053,977 00	\$92,157 72
Deduct risks expired and terminated . . .	1,675,055 00	54,728 72
In force at end of year . . . . .	\$378,922 00	\$37,429 00
Deduct amount re-insured . . . . .	4,500 00	275 00
Net amount in force . . . . .	\$374,422 00	\$37,154 00

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$3,716,483 10
Losses paid from organization of company . . . . .	2,426,253 17
Cash dividends declared from organization of company . . .	222,000 00
Dividends declared during the year (5 per cent) . . . . .	15,000 00
Fire losses incurred during the year . . . . .	46,025 75
Inland losses incurred during the year . . . . .	26,298 47
Company's stock owned by directors . . . . .	123,620 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,  
PROVIDENCE, R.I.

[Incorporated May, 1859. Commenced business September, 1860.]

PAID-UP CAPITAL, \$200,000.

FRED W. ARNOLD, *President*.      *Secretary*, JAMES E. TILLINGHAST.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
500 shares Old National Bank . . . . .	\$50,000 00	\$54,000 00
200 " National Bank of Commerce . . . . .	10,000 00	9,400 00
200 " American National Bank . . . . .	10,000 00	9,400 00
30 " Third National Bank . . . . .	3,000 00	3,150 00
100 " Fourth National Bank . . . . .	10,000 00	11,500 00
100 " First National Bank, Warren, R.I. . . . .	10,000 00	10,000 00
40 " American Screw Company . . . . .	10,000 00	10,400 00
United States bonds . . . . .	50,000 00	51,918 75
Union Pacific Railroad bonds . . . . .	20,000 00	21,600 00
	\$173,000 00	\$181,368 75

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$129,900 00
Stocks and bonds, as per schedule . . . . .	181,368 75
Cash in the office of the company . . . . .	602 24
Cash deposited in Old National Bank . . . . .	25,546 22
Premiums in course of collection (gross) . . .	12,971 66

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Rents due and accrued . . . . .	\$2,249 50
Premiums more than 3 months due, \$492 56	
Gross Assets . . . . .	<u>\$352,638 37</u>

## LIABILITIES.

Losses claimed and reported . . . . .	\$9,848 50
Losses disputed or resisted . . . . .	745 00
Unearned premiums on outstanding risks . . . . .	58,220 54
Dividends to stockholders unpaid . . . . .	165 80
Due and accrued for rent, salaries, etc. . . . .	500 00
State and local taxes . . . . .	500 00
Commissions and brokerage . . . . .	2,000 00
Gross Liabilities, except Capital . . . . .	<u>71,979 84</u>
Surplus as regards policy-holders . . . . .	\$280,658 53
Paid-up Capital . . . . .	<u>200,000 00</u>
Surplus over Capital . . . . .	\$80,658 53

## INCOME.

Cash received for fire premiums . . . . .	\$106,479 29
Deduct re-insurance and return premiums . . . . .	8,704 31
Net cash received for fire premiums . . . . .	<u>\$97,774 98</u>
Cash received for marine and inland prems. . . . .	\$9,357 66
Deduct re-insurance and return premiums . . . . .	237 13
Net cash rec'd for marine and inland prems. . . . .	<u>9,120 53</u>
Interest and dividends received from all sources . . . . .	11,947 19
Income from rents . . . . .	<u>7,719 35</u>
Gross Cash Income . . . . .	\$126,562 05

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$44,602 01
Deduct salvage and re-insurance . . . . .	379 27
Net cash paid for fire losses . . . . .	<u>\$44,222 74</u>
Cash paid for marine and inland losses . . . . .	\$4,860 99
Deduct salvage and re-insurance . . . . .	59 36
Net cash paid for marine and inland losses . . . . .	<u>4,801 63</u>
Cash dividends paid . . . . .	16,539 50
Cash paid for commissions and brokerage . . . . .	17,516 67
for salaries and agency expenses . . . . .	17,227 49
for state and local taxes . . . . .	4,745 02
for incidentals . . . . .	<u>2,416 66</u>
Gross Cash Expenditures . . . . .	\$107,469 71

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$9,116,869 00	\$103,653 91
Fire risks written during 1879 . . . . .	11,749,896 00	106,479 29
Total . . . . .	\$20,866,765 00	\$210,133 20
Deduct risks expired and terminated . . . . .	9,993,126 00	94,861 51
In force at end of year . . . . .	\$10,873,639 00	\$115,271 69
Deduct amount re-insured . . . . .	90,406 00	835 27
Net amount in force . . . . .	\$10,783,233 00	\$114,436 42
Marine risks outstanding Dec. 31, 1878 . . . . .	\$38,298 00	\$492 09
Marine risks written during 1879 . . . . .	1,719,029 00	9,357 66
Total . . . . .	\$1,757,327 00	\$9,849 75
Deduct risks expired and terminated . . . . .	1,675,611 00	8,981 59
In force at end of year . . . . .	\$81,716 00	\$868 16

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,610,751 22
Losses paid from organization of company . . . . .	1,194,063 22
Cash dividends declared from organization of company . . . . .	290,000 00
Dividends declared during the year (8 per cent) . . . . .	16,000 00
Fire losses incurred during the year . . . . .	45,897 21
Marine and inland losses incurred during the year . . . . .	3,632 41
Company's stock owned by directors . . . . .	44,430 00

## EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 9, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, \$200,010.

R. CARMAN COMBES, *President*.      *Secretary*, GEO. W. MONTGOMERY.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 5s . . . . .	\$200,000 00	\$207,000 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds . . . . .	\$1,030 00	\$900 00
United States bonds . . . . .	2,060 00	1,900 00
Phoenix National Bank, N.Y. . . . .	660 00	
Rutgers Fire Insurance Company . . . . .	2,550 00	7,500 00
Oriental Bank . . . . .	625 00	
Citizens' Bank . . . . .	1,500 00	
New York Equitable Insurance Company . . . . .	1,680 00	
Home Insurance Company . . . . .	3,900 00	

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Harlem Gas-Light Company . . . . .	\$440 00	\$3,100 00
New York City Insurance Company . . . . .	490 00	
Hamilton Fire Insurance Company . . . . .	954 00	
Harlem and New York Navigation Company . . . . .	1,710 00	2,000 00
National Mechanics' Banking Association . . . . .	937 50	
Firemen's Trust Insurance Company . . . . .	220 00	
Mechanics' Fire Insurance Company . . . . .	875 00	1,500 00
American Exchange Insurance Company . . . . .	500 00	
Marine National Bank . . . . .	2,625 00	
Manhattan Life Insurance Company . . . . .	5,250 00	2,000 00
Sterling Fire Insurance Company . . . . .	800 00	700 00
Manhattan Fire Insurance Company . . . . .	1,590 00	1,300 00
Harlem and New York Navigation Company . . . . .	250 00	200 00
Sterling Fire Insurance Company . . . . .	400 00	1,200 00
Franklin and Emporium Fire Insurance Co. . . . .	375 00	
Park Fire Insurance Company . . . . .	770 00	
Republic Fire Insurance Company . . . . .	1,540 00	950 00
Commercial Fire Insurance Company . . . . .	2,750 00	3,000 00
New York Fire Insurance Company . . . . .	1,725 00	
Importers' and Traders' Insurance Company . . . . .	1,010 00	
Continental National Bank . . . . .	1,500 00	1,000 00
Irving National Bank . . . . .	1,200 00	4,000 00
Bowery National Bank . . . . .	750 00	
Butchers' and Drivers' National Bank . . . . .	1,682 50	
Gallatin National Bank . . . . .	362 50	1,750 00
Bank of State of New York . . . . .	360 00	
East River Bank . . . . .	365 00	
Williamsburg Gas-Light Company scrip . . . . .	1,125 00	2,000 00
Ridgewood Insurance Company . . . . .	1,000 00	
St. Louis, Jacksonville, and Chic. R.R. bonds . . . . .	1,100 00	
Central Park, N. and E. River Railroad bonds, . . . . .	3,150 00	
	<u>\$51,811 50</u>	<u>\$35,900 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$97,250 00
Interest due or accrued thereon . . . . .	2,494 33
Bonds, as per schedule . . . . .	207,000 00
Loans on collateral security, as per schedule . . . . .	35,900 00
Cash in the office of the company . . . . .	5,075 29
Cash deposited in Nat'l Mechanics' B'k'g Asso. . . . .	13,466 65
Interest due and accrued . . . . .	550 40
Premiums in course of collection (net) . . . . .	8,638 85
Gross Assets . . . . .	<u>\$370,375 52</u>

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\* Value of lands mortgaged . . . . . \$96,000 00  
Value of buildings thereon . . . . . 134,000 00  
Amount of insurance held as collateral . . . . . 107,000 00

## LIABILITIES.

Losses claimed and reported . . . .	\$13,250 00	
Losses disputed or resisted . . . .	7,200 00	
Unearned premiums on outstanding risks . . . .	55,172 54	
Dividends to stockholders unpaid . . . .	447 00	
Due and accrued for rent, salaries, etc. . . .	1,000 00	
Gross Liabilities, except Capital . . . .	<u>          </u>	\$77,069 54
Surplus as regards policy-holders . . . . .		\$293,305 98
Paid-up Capital . . . . .		<u>200,010 00</u>
Surplus over Capital . . . . .		\$93,295 98

## INCOME.

Cash received for fire premiums . . . .	\$124,085 69	
Deduct re-insurance and return premiums . . . .	8,520 34	
Net cash received for fire premiums . . . .	<u>          </u>	\$115,565 35
Cash received for marine and inland premiums . . . .	516 50	
Interest received on bonds and mortgages . . . .	7,812 98	
Interest and dividends received from all other sources . . . .	11,173 43	
Income from rents . . . . .	4,647 50	
Gross Cash Income . . . . .		<u>\$139,715 76</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$71,237 36	
Deduct salvage and re-insurance . . . . .	788 69	
Net cash paid for fire losses . . . . .	<u>          </u>	\$70,448 67
Cash dividends paid . . . . .	20,001 00	
Cash paid for commissions and brokerage . . . . .	18,541 93	
for salaries of officers and employés . . . . .	18,460 00	
for state and local taxes . . . . .	8,313 09	
for incidentals . . . . .	11,691 80	
Gross Cash Expenditures . . . . .		<u>\$147,456 49</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . .	\$18,903,772 00	\$91,139 06
Fire risks written during 1879 . . . .	21,684,539 00	103,277 97
Total . . . . .	<u>\$40,588,311 00</u>	<u>\$194,417 03</u>
Deduct risks expired and terminated . . . .	24,707,291 00	83,167 05
In force at end of year . . . . .	<u>\$15,881,020 00</u>	<u>\$111,249 98</u>
Deduct amount re-insured . . . . .	184,475 00	884 59
Net amount in force . . . . .	<u>\$15,696,545 00</u>	<u>\$110,365 39</u>

# 216 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Marine risks outstanding Dec. 31, 1878 . . .	\$30,100 00	\$1,249 00
Marine risks written during 1879 . . .	29,210 00	516 50
Total . . . . .	\$59,310 00	\$1,765 50
Deduct risks expired and terminated . . .	40,910 00	1,343 50
In force at end of year . . . . .	\$18,400 00	\$422 00

## MISCELLANEOUS.

Premiums received from organization of company . .	\$2,560,327 83
Losses paid from organization of company . . .	1,503,688 65
Cash dividends declared from organization of company . .	262,618 50
Dividends declared during the year (10 per cent) . . .	20,001 00
Fire losses incurred during the year . . . . .	79,908 67
Company's stock owned by directors . . . . .	96,300 00

## FAIRFIELD FIRE INSURANCE COMPANY, SOUTH NORWALK, CONN.

[Incorporated July, 1869. Commenced business May, 1870.]

PAID-UP CAPITAL, \$200,000.

WINFIELD S. HANFORD, *President*.      *Secretary*, HENRY R. TURNER.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$65,000 00	\$67,600 00
Fairfield county bonds . . . . .	13,000 00	13,130 00
St. Joseph city bonds . . . . .	6,000 00	6,000 00
Portland (Ind.) town bonds . . . . .	3,000 00	2,895 00
New Jersey Midland Railroad bonds . . .	500 00	400 00
216 shares Norwalk Lock Company . . .	5,400 00	4,320 00
	\$92,900 00	\$94,345 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
48 shares Norwalk Lock Company . . .	\$960 00	\$850 00
50 shares Manufacturers' and Merchants' Bank,	1,850 00	} 3,450 00
Prospect Park Railroad bonds . . . . .	2,000 00	
Paid-up policy Mutual Life Insurance Co. . .	10,500 00	1,800 00
New Orleans city bonds . . . . .	1,500 00	1,000 00
	\$16,810 00	\$7,100 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$58,835 55
Loans on mortgage of real estate (first liens*),	89,067 62

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* Value of lands mortgaged . . . . .	\$71,600 00
Value of buildings thereon . . . . .	114,000 00
Amount of insurance held as collateral . . . . .	72,900 00

Interest due or accrued thereon . . . . .	\$3,615 26	
Stocks and bonds, as per schedule . . . . .	94,345 00	
Loans on collateral security, as per schedule . . . . .	7,100 00	
Cash in the office of the company . . . . .	2,599 81	
Cash deposited in various banks . . . . .	12,691 69	
Interest due and accrued . . . . .	2,538 83	
Premiums in course of collection (gross). . . . .	22,819 27	
Rents due and accrued . . . . .	530 75	
Due from Massachusetts Loan and Trust Co. . . . .	2,500 00	
Gross Assets . . . . .	<u>          </u>	\$296,643 78

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$1,409 64	
claimed and reported . . . . .	8,950 00	
disputed or resisted . . . . .	3,028 48	
Unearned premiums on outstanding risks . . . . .	59,792 48	
Due and accrued for rent, salaries, etc. . . . .	450 00	
Commissions and brokerage . . . . .	5,704 81	
Gross Liabilities, except Capital . . . . .	<u>          </u>	79,335 41
Surplus as regards policy-holders . . . . .		\$217,308 37
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$17,308 37

## INCOME.

Cash received for fire premiums . . . . .	\$140,613 49	
Deduct re-insurance and return premiums . . . . .	20,230 86	
Net cash received for fire premiums . . . . .	<u>          </u>	\$120,382 63
Interest received on bonds and mortgages . . . . .	8,985 40	
Interest and dividends received from all other sources . . . . .	6,879 35	
Income from rents . . . . .	1,582 40	
Brokerage . . . . .	1,613 21	
Gross cash income . . . . .	<u>          </u>	\$139,442 99

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$97,997 22	
Deduct salvage and re-insurance . . . . .	10,360 72	
Net cash paid for fire losses . . . . .	<u>          </u>	\$87,636 50
Cash dividends paid . . . . .	18,000 00	
Cash paid for commissions and brokerage . . . . .	22,153 24	
for salaries of officers and employés . . . . .	11,888 83	
for state and local taxes . . . . .	1,818 17	
for incidentals . . . . .	7,800 50	
Gross Cash Expenditures . . . . .	<u>          </u>	\$149,297 26

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$14,665,732 00	\$130,012 48
Fire risks written during 1879	13,446,389 00	140,613 49
Total	\$28,112,121 00	\$270,625 97
Deduct risks expired and terminated	12,902,137 00	144,653 23
In force at end of year	\$15,209,984 00	\$125,972 74
Deduct amount re-insured	319,495 00	4,157 46
Net amount in force	\$14,890,489 00	\$121,815 28

## MISCELLANEOUS.

Premiums received from organization of company	\$1,251,160 70
Losses paid from organization of company	762,351 27
Cash dividends declared from organization of company	164,000 00
Dividends declared during the year (9 per cent)	18,000 00
Fire losses incurred during the year	83,505 32
Company's stock owned by directors	84,100 00

## FARRAGUT FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 29, 1872. Commenced business Jan. 30, 1872.]

PAID-UP CAPITAL, \$200,000.

JOHN M. FURMAN, *President*.*Secretary*, SAMUEL DARBEE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	\$260,000 00	\$276,575 00
Fourth National Bank stock	10,000 00	10,600 00
	\$270,000 00	\$287,175 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Fourth National Bank stock	\$1,095 00	\$1,000 00
Enterprise Insurance Company stock	255 00	
Broadway Railroad Company stock	24,062 50	22,000 00
New York Ferry Company stock	9,375 00	
Fourth National Bank stock	21,900 00	12,000 00
Broadway Railroad Company stock	2,000 00	1,000 00
United States Express Company stock	4,800 00	1,500 00
Citizens' Gas-Light Company stock	2,920 00	4,000 00
Manufacturers' National Bank stock	940 50	
Murray Hill Bank stock	4,200 00	
Hoffman Insurance Company stock	900 00	300 00
Bushwick Railroad Company stock	850 00	
Phenix Insurance Company stock	2,300 00	1,150 00
	\$75,598 00	\$42,950 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$14,000 00
Loans on mortgage of real estate (first liens*),	18,000 00
Interest due or accrued thereon . . .	306 08
Stocks and bonds, as per schedule . . .	287,175 00
Loans on collateral security, as per schedule .	42,950 00
Cash in the office of the company . . .	762 31
Cash deposited in various banks . . .	19,165 19
Interest due and accrued . . .	702 02
Premiums in course of collection (gross) . .	9,420 89
Rents due and accrued .. . . .	307 50
Office furniture, etc. . . . .	\$4,000 00
Premiums more than 3 months due, . . .	200 78
Gross Assets . . . . .	<u>\$422,788 99</u>

## LIABILITIES.

Losses claimed and reported . . . . .	\$8,652 58
Unearned premiums on outstanding risks .	70,791 05
Due and accrued for rent, salaries, etc. . .	3,165 41
Commissions and brokerage . . . . .	1,346 75
Premiums paid in advance . . . . .	13,276 53
Gross Liabilities, except Capital . . . . .	<u>97,232 32</u>
Surplus as regards policy-holders . . . . .	\$325,556 67
Paid-up Capital . . . . .	<u>200,000 00</u>
Surplus over Capital . . . . .	\$125,556 67

## INCOME.

Cash received for fire premiums . . . . .	\$133,860 38
Deduct re-insurance and return premiums .	10,549 41
Net cash received for fire premiums . . . . .	<u>\$123,310 97</u>
Interest received on bonds and mortgages . . . .	1,760 05
Interest and dividends received from all other sources . .	16,565 92
Income from rents . . . . .	<u>3,293 77</u>
Gross Cash Income . . . . .	\$144,930 71

## EXPENDITURES.

Net cash paid for fire losses . . . . .	\$48,523 00
Cash dividends paid . . . . .	30,000 00
Cash paid for commissions and brokerage . . . .	19,418 53
for salaries of officers and employes . . . .	22,050 00
for state and local taxes . . . . .	5,514 61
for incidentals . . . . .	20,153 62
for taxes and repairs on real estate . . . .	<u>1,549 50</u>
Gross Cash Expenditures . . . . .	\$147,209 26

\* Value of lands mortgaged . . . . . \$14,500 00  
Value of buildings thereon . . . . . 21,000 00  
Amount of insurance held as collateral . . . . . 18,500 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$24,955,185 00	\$123,714 64
Fire risks written during 1879 . . . . .	28,412,151 00	134,769 73
Total . . . . .	\$53,367,336 00	\$258,484 37
Deduct risks expired and terminated . . . . .	25,865,149 00	118,958 81
In force at end of year . . . . .	\$27,502,187 00	\$139,525 56
Deduct amount re-insured . . . . .	126,160 00	901 06
Net amount in force . . . . .	\$27,376,027 00	\$138,624 50

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,071,153 89
Losses paid from organization of company . . . . .	339,986 10
Cash dividends declared from organization of company . . . . .	192,000 00
Dividends declared during the year (15 per cent) . . . . .	30,000 00
Fire losses incurred during the year . . . . .	56,823 75
Company's stock owned by directors . . . . .	96,500 00

FIRE ASSOCIATION OF PHILADELPAIA, PHILADELPHIA,  
PENN.

[Incorporated March 27, 1820. Commenced business Sept. 1, 1817.]

PAID-UP CAPITAL, \$500,000.

A. LOUDON SNOWDEN, *President.**Secretary,* JACOB H. LEX.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$486,000 00	\$508,075 00
Philadelphia city bonds . . . . .	438,000 00	520,710 00
Cincinnati city bonds . . . . .	50,000 00	58,500 00
Camden city bonds . . . . .	6,000 00	7,200 00
Masonic Temple bonds . . . . .	20,000 00	21,200 00
Pittsburg city bonds . . . . .	50,000 00	53,500 00
Pennsylvania Railroad bonds . . . . .	108,000 00	122,570 00
Pennsylvania Company bonds . . . . .	100,000 00	104,000 00
Lehigh Coal and Navigation Company bonds . . . . .	100,000 00	101,500 00
Lehigh Valley Railroad bonds . . . . .	132,000 00	149,680 00
Philadelphia and Reading Railroad bonds . . . . .	10,000 00	8,000 00
Catawissa Railroad bonds . . . . .	10,000 00	11,400 00
Philadelphia and Erie Railroad bonds . . . . .	14,000 00	15,260 00
Camden city warrants . . . . .	7,355 99	7,355 99
Shamokin Valley and Pottsville R.R. bonds . . . . .	20,000 00	21,000 00
Pennsylvania and New York Canal Co. bonds, . . . . .	4,000 00	4,720 00
Texas and Pacific R.R. bonds . . . . .	10,000 00	10,325 00

3,000 shares	Pennsylvania Railroad	. . .	\$150,000 00	\$152,625 00
1,600	“	Lehigh Coal and Navigation Co..	80,000 00	61,000 00
331	“	Phila., Ger. and Norristown R.R.	16,550 00	33,927 50
70	“	Chestnut Hill Railroad	. . .	3,500 00
1,236	“	Fire Association	. \$370,800 00	
				<hr/>
				\$1,815,405 99 \$1,979,723 49

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares Fire Association	. . . \$31,500 00	\$24,941 30
31 “ Citizens’ Railroad	. . . 4,960 00	4,000 00
100 “ Union Railroad	. . . 10,000 00	4,888 26
Pittsburg, Cinn., and St. Louis R.R. bonds	. . . 11,000 00	14,664 78
American Steamship Company bonds	. . . 5,000 00	
Pennsylvania Company bonds	. . . 5,200 00	4,850 00
Union and Titusville Railroad bonds	. . . 4,000 00	2,444 13
Cincinnati city bonds	. . . 13,800 00	12,000 00
Lehigh Valley Railroad bonds	. . . 6,000 00	24,441 30
500 shares Pennsylvania Railroad Company	. . . 25,000 00	
		<hr/>
		\$116,460 00 \$92,229 77

#### SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	. . . \$61,800 00
Loans on mortgage of real estate (first liens *)	. . . 1,116,611 78
Interest due or accrued thereon	. . . 27,647 39
Stocks, bonds, etc., as per schedule	. . . 1,979,723 49
Loans on collateral security, as per schedule	. . . 92,229 77
Cash in the office of the company	. . . 139,233 17
Cash deposited in Fidelity Trust and S. D. Co.	. . . 241,574 15
Interest due and accrued	. . . 25,725 00
Premiums in course of collection (gross)	. . . 110,373 22
Gross Assets	. . . <hr/> \$3,794,917 97
Deduct special deposits in other states	. . . 62,550 00
Balance	. . . <hr/> \$3,732,367 97

#### LIABILITIES.

Losses adjusted, unpaid	. . . \$38,573 35
claimed and reported	. . . 64,248 50
disputed or resisted	. . . 15,800 00
Unearned premiums on outstanding risks	. . . 667,121 31
Reclaimable on perpetual fire policies	. . . 1,693,970 01
Dividends to stockholders unpaid	. . . 974 00
State and local taxes	. . . 2,391 05

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\* Value of lands mortgaged . . . \$804,900 00  
Value of buildings thereon . . . 2,417,150 00  
Amount of insurance held as collateral . . . 908,150 00

# 222 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Commissions and brokerage . . . . .	\$26,843 30	
Return premiums . . . . .	8,568 48	
Re-insurance premiums due . . . . .	481 81	
		<hr/>
Gross Liabilities, except Capital . . . . .	\$2,518,971 81	
Deduct liabilities on special deposits . . . . .	34,547 82	
		<hr/>
		\$2,484,423 99
		<hr/>
Surplus as regards policy-holders . . . . .	\$1,247,943 98	
Paid-up Capital . . . . .	500,000 00	
		<hr/>
Surplus over Capital . . . . .	\$747,943 98	

## INCOME.

Cash received for fire premiums . . . . .	\$1,296,384 49	
Deduct re-insurance and return premiums . . . . .	136,376 21	
Net cash received for fire premiums . . . . .		<hr/>
		\$1,160,008 28
Interest received on bonds and mortgages . . . . .	79,813 03	
Interest and dividends received from all other sources . . . . .	129,006 00	
Income from rents . . . . .	732 81	
Income from miscellaneous sources . . . . .	7,166 19	
Deposits received for perpetual fire risks . . . . .	\$67,718 09	
		<hr/>
Gross Cash Income . . . . .	\$1,376,726 31	

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$620,088 14	
Cash dividends paid . . . . .	199,560 00	
Cash paid for commissions and brokerage . . . . .	272,545 71	
for salaries of officers and employés . . . . .	52,396 37	
for state and local taxes . . . . .	40,639 43	
for incidentals . . . . .	16,451 32	
Deposits returned on perpetual fire risks . . . . .	\$49,373 03	
		<hr/>
Gross Cash Expenditures . . . . .	\$1,201,680 97	

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$169,070,653 00	\$2,729,887 86
Fire risks written during 1879 . . . . .	118,074,757 00	1,296,384 49
		<hr/>
Total . . . . .	\$287,145,410 00	\$4,026,272 35
Deduct risks expired and terminated . . . . .	91,506,227 00	948,276 15
		<hr/>
In force at end of year . . . . .	\$195,639,183 00	\$3,077,996 20
Deduct amount re-insured . . . . .	485,705 00	3,194 48
		<hr/>
Net amount in force . . . . .	\$195,153,478 00	\$3,074,801 72

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$9,986,033 00
Losses paid from organization of company . . . . .	4,235,288 00
Cash dividends declared from organization of company . . . . .	1,779,762 00
Dividends declared during the year . . . . .	200,000 00
Fire losses incurred during the year . . . . .	667,255 96
Company's stock owned by directors . . . . .	72,550 00

FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO,  
CAL.

[Incorporated May, 1863. Commenced business June, 1863.]

PAID-UP CAPITAL, \$300,000.

D. J. STAPLES, *President*.*Secretary*, GEORGE D. DORNIN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$160,000 00	\$167,595 00
Oakland city bonds . . . . .	25,000 00	29,250 00
Oakland Gas-Light Company bonds . . . . .	17,000 00	17,000 00
133 shares First National Bank . . . . .	13,300 00	13,300 00
	<u>\$215,300 00</u>	<u>\$227,145 00</u>

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon
51 shares California Powder Company . . . . .	\$5,100 00	\$3,300 00
110 " National Bank and Trust Company, . . . . .	5,500 00	4,400 00
165 " National Bank and Trust Company, . . . . .	8,250 00	5,150 00
10 " Union Savings Bank . . . . .	350 00	} 650 00
10 " Franco-American Bank . . . . .	500 00	
100 " California Powder Company . . . . .	10,000 00	5,000 00
100 " First National Bank . . . . .	10,000 00	6,000 00
440 " Masonic Hall Association . . . . .	5,000 00	4,000 00
10 " Franco-American Bank . . . . .	500 00	500 00
	<u>\$45,200 00</u>	<u>\$29,000 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$200,898 25
Loans on mortgage of real estate (first liens*), . . . . .	160,600 00
Interest due or accrued thereon . . . . .	1,303 73

* Value of lands mortgaged . . . . .	\$286,000 00
Value of buildings thereon . . . . .	170,750 00
Amount of insurance held as collateral . . . . .	100,800 00

## 224 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Stocks and bonds, as per schedule . . . . .	\$227,145 00	
Loans on collateral security, as per schedule . . . . .	29,000 00	
Cash in the office of the company . . . . .	4,086 22	
Cash deposited in various banks . . . . .	40,597 52	
Interest due and accrued . . . . .	1,633 45	
Premiums in course of collection (net) . . . . .	51,265 97	
Notes taken for marine and inland risks . . . . .	22,411 50	
Rents due and accrued . . . . .	185 00	
Return taxes . . . . .	2,887 33	
Gross Assets . . . . .		\$742,013 97
Deduct special deposits in other states . . . . .		50,000 00
Balance . . . . .		\$692,013 97

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$2,650 00	
claimed and reported . . . . .	29,682 20	
disputed or resisted . . . . .	8,900 00	
Total amount of losses . . . . .	\$41,232 20	
Less re-insurance . . . . .	4,000 00	
Net amount of unpaid losses . . . . .	\$37,232 20	
Unearned premiums on outstanding risks . . . . .	263,780 89	
Dividends to stockholders unpaid . . . . .	134 00	
Bills payable . . . . .	6,345 75	
Gross Liabilities, except Capital . . . . .	\$307,492 84	
Deduct liabilities on special deposits . . . . .	6,606 32	
		300,886 52
Surplus as regards policy-holders . . . . .	\$391,127 45	
Paid-up Capital . . . . .	300,000 00	
Surplus over Capital . . . . .	\$91,127 45	

## INCOME.

Cash received for fire premiums . . . . .	\$466,840 16	
Deduct re-insurance and return premiums . . . . .	76,995 65	
Net cash received for fire premiums . . . . .		\$389,844 51
Cash received for marine and inland prems. . . . .	\$129,483 96	
Deduct re-insurance and return premiums . . . . .	45,104 08	
Net cash rec'd for marine and inland prems. . . . .		84,379 88
Unpaid premium notes rec'd during the year . . . . .	\$21,833 96	
Interest received on bonds and mortgages . . . . .		22,168 13
Interest and dividends received from all other sources . . . . .		8,677 00
Income from rents . . . . .		15,044 13
Gross Cash Income . . . . .		\$520,113 65

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$280,820 51	
Deduct salvage and re-insurance . . . . .	18,869 51	
Net cash paid for fire losses . . . . .	<u>          </u>	\$261,951 00
Cash paid for marine and inland losses . . . . .	\$80,020 42	
Deduct salvage and re-insurance . . . . .	32,350 52	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	\$47,669 90
Cash dividends paid . . . . .		60,518 49
Cash paid for commissions and brokerage . . . . .		56,907 76
for salaries of officers and employés . . . . .		34,009 15
for state and local taxes . . . . .		8,275 14
for incidentals . . . . .		72,618 22
Gross Cash Expenditures . . . . .		<u>\$541,949 66</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$36,761,272 00	\$483,427 44
Fire risks written during 1879 . . . . .	37,007,149 00	477,539 91
Total . . . . .	<u>\$73,768,421 00</u>	<u>\$960,967 35</u>
Deduct risks expired and terminated . . . . .	38,758,017 00	491,325 14
In force at end of year . . . . .	<u>\$35,010,404 00</u>	<u>\$469,642 21</u>
Deduct amount re-insured . . . . .	2,711,797 00	34,820 98
Net amount in force . . . . .	<u>\$32,298,607 00</u>	<u>\$434,821 23</u>
Marine risks outstanding Dec. 31, 1878 . . . . .	\$1,258,603 00	\$72,124 76
Marine risks written during 1879 . . . . .	5,069,050 00	127,785 39
Total . . . . .	<u>\$6,327,653 00</u>	<u>\$199,910 15</u>
Deduct risks expired and terminated . . . . .	5,603,322 00	144,061 48
In force at end of year . . . . .	<u>\$724,331 00</u>	<u>\$55,848 67</u>
Deduct amount re-insured . . . . .	163,833 00	14,108 65
Net amount in force . . . . .	<u>\$560,498 00</u>	<u>\$41,740 02</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$5,999,027 87
Losses paid from organization of company . . . . .	3,940,056 86
Cash dividends declared from organization of company . . . . .	844,000 00
Dividends declared during the year (20 per cent) . . . . .	60,000 00
Fire losses incurred during the year . . . . .	256,619 00
Marine and inland losses incurred during the year . . . . .	57,628 75
Company's stock owned by directors . . . . .	52,800 00

## FIREMEN'S INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated December, 1825. Commenced business Aug. 2, 1826.]

PAID-UP CAPITAL, \$378,000.

JAMES M. ANDERSON, *President*.*Secretary*, R. E. WARFIELD.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Baltimore city bonds . . . . .	\$170,700 00	\$189,510 25
Maryland state bonds . . . . .	148,206 21	154,210 54
Virginia state bonds . . . . .	74,513 85	25,358 42
Tennessee state bonds . . . . .	43,000 00	13,360 00
Baltimore and Ohio Railroad bonds . . . . .	20,000 00	20,600 00
Com. and Farmers' National Bank, Baltimore, . . . . .	31,000 00	32,550 00
Farmers' and Merchants' Nat'l Bank, Balt. . . . .	1,200 00	1,260 00
Merchants' National Bank . . . . .	700 00	819 00
Mechanics' National Bank . . . . .	8,080 00	8,282 00
Franklin National Bank . . . . .	725 00	391 50
National Bank of Baltimore . . . . .	13,200 00	15,180 00
	<hr/>	<hr/>
	\$511,325 06	\$461,521 71

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$50,094 00	
Stocks and bonds, as per schedule . . . . .	461,521 71	
Cash in the office of the company . . . . .	145 28	
Cash deposited in National Farmers' and Planters' Bank . . . . .	21,897 49	
Interest due and accrued . . . . .	7,226 34	
Premiums in course of collection (gross) . . . . .	3,786 31	
Rents due and accrued . . . . .	362 50	
Gross Assets . . . . .	<hr/>	\$545,033 63

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$7,261 74	
claimed and reported . . . . .	4,782 95	
disputed or resisted . . . . .	250 00	
Unearned premiums on outstanding risks . . . . .	54,427 22	
Dividends to stockholders unpaid . . . . .	491 75	
State and local taxes . . . . .	1,284 27	
Commissions and brokerage . . . . .	214 42	
Return premiums . . . . .	52 41	
Gross Liabilities, except Capital . . . . .	<hr/>	68,764 76
Surplus as regards policy-holders . . . . .		\$476,268 87
Paid-up Capital . . . . .		378,000 00
Surplus over Capital . . . . .		<hr/>
		\$98,268 87

## INCOME.

Cash received for fire premiums . . .	\$143,696 44	
Deduct re-insurance and return premiums . .	8,235 62	
Net cash received for fire premiums . . .	<u>          </u>	\$135,460 82
Interest and dividends received from all sources . . .		24,937 78
Income from rents . . . . .		1,565 00
		<u>          </u>
Gross Cash Income . . . . .		\$161,963 60

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$79,062 33	
Deduct salvage and re-insurance . . . . .	619 37	
Net cash paid for fire losses . . . . .	<u>          </u>	\$78,442 96
Cash dividends paid . . . . .		73,425 25
Cash paid for commissions and brokerage . . . . .		16,822 04
for salaries of officers and employés . . . . .		7,750 00
for state and local taxes . . . . .		7,736 02
for incidentals . . . . .		7,126 76
		<u>          </u>
Gross Cash Expenditures . . . . .		\$191,303 03

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . .	\$18,716,356 00	\$87,968 98
Fire risks written during 1879 . . . .	24,641,945 00	143,696 44
	<u>          </u>	<u>          </u>
Total . . . . .	\$43,358,301 00	\$231,665 42
Deduct risks expired and terminated . .	22,723,890 00	123,760 09
	<u>          </u>	<u>          </u>
In force at end of year . . . . .	\$20,634,411 00	\$107,905 33
Deduct amount re-insured . . . . .	112,912 00	956 74
	<u>          </u>	<u>          </u>
Net amount in force . . . . .	\$20,521,499 00	\$106,948 59

## MISCELLANEOUS.

Premiums received from organization of company . .	\$4,851,885 36
Losses paid from organization of company . . . .	2,271,785 56
Cash dividends declared from organization of company .	2,926,680 24
Dividends declared during the year . . . . .	31,500 00
Fire losses incurred during the year . . . . .	52,784 83
Company's stock owned by directors . . . . .	19,188 00

## FIREMEN'S INSURANCE COMPANY, DAYTON, O.

[Incorporated April, 1856. Commenced business 1856.]

PAID-UP CAPITAL, \$250,000.

S. CRAIGHEAD, *President*.*Secretary*, J. S. MILES.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$95,000 00	\$98,462 50
Dayton city bonds . . . . .	21,000 00	22,500 00
Music Hall Company bonds . . . . .	5,400 00	5,400 00
Troy (O.) bonds . . . . .	28,000 00	29,010 00
Wapakoneta (O.) bonds . . . . .	2,000 00	2,000 00
Montgomery county (O.) bonds . . . . .	700 00	700 00
135 shares Merchants' National Bank . . . . .	13,500 00	14,850 00
220 " Dayton National Bank . . . . .	2,200 00	2,860 00
	<hr/>	<hr/>
	\$167,800 00	\$175,782 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Eagle White Lead Company stock . . . . .	\$18,000 00	\$10,000 00
Cooper Hydraulic Company stock . . . . .	20,000 00	12,500 00
Second National Bank stock . . . . .	15,000 00	10,500 00
Dayton Street Railroad stock . . . . .	1,474 00	532 50
	<hr/>	<hr/>
	\$54,474 00	\$33,532 50

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$16,391 02	
Loans on mortgage of real estate (first liens*),	102,767 52	
Interest due or accrued thereon . . . . .	2,502 24	
Stocks and bonds, as per schedule . . . . .	175,782 50	
Loans on collateral security, as per schedule . . . . .	33,532 50	
Cash in the office of the company . . . . .	4,820 06	
Cash deposited in V. Winters & Son's Bank . . . . .	31,753 33	
Interest due and accrued . . . . .	2,284 41	
Premiums in course of collection (gross) . . . . .	22,830 68	
Notes taken for marine and inland risks . . . . .	1,582 51	
Gross Assets . . . . .	<hr/>	\$397,246 77

## LIABILITIES.

Losses claimed and reported . . . . .	\$7,149 17
Losses disputed or resisted . . . . .	1,500 00
Unearned premiums on outstanding risks . . . . .	80,944 76
Dividends to stockholders unpaid . . . . .	1,216 00

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\* Value of lands mortgaged . . . . . \$150,435 00  
Value of buildings thereon . . . . . 102,700 00  
Amount of insurance held as collateral . . . . . 65,440 00

State and local taxes . . . . .	\$838 48	
Commissions and brokerage . . . . .	2,300 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$93,948 41
Surplus as regards policy-holders . . . . .		\$303,298 36
Paid-up Capital . . . . .		<u>250,000 00</u>
Surplus over Capital . . . . .		\$53,298 36

## INCOME.

Cash received for fire premiums . . . . .	\$128,440 72	
Deduct re-insurance and return premiums . . . . .	20,352 95	
Net cash received for fire premiums . . . . .	<u>          </u>	\$108,087 77
Interest received on bonds and mortgages . . . . .		3,772 24
Interest and dividends received from all other sources . . . . .		19,412 01
Income from rents . . . . .		<u>484 76</u>
Gross Cash Income . . . . .		\$131,756 78

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$49,396 15	
Deduct salvage and re-insurance . . . . .	1,354 59	
Net cash paid for fire losses . . . . .	<u>          </u>	\$48,041 56
Cash dividends paid . . . . .		23,964 50
Cash paid for commissions and brokerage . . . . .		18,724 54
for salaries of officers and employés . . . . .		13,627 08
for state and local taxes . . . . .		2,830 22
for incidentals . . . . .		<u>14,032 13</u>
Gross Cash Expenditures . . . . .		\$121,220 03

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$12,994,666 00	\$140,029 36
Fire risks written during 1879 . . . . .	11,843,569 00	128,440 72
Total . . . . .	<u>\$24,838,235 00</u>	<u>\$268,470 08</u>
Deduct risks expired and terminated . . . . .	10,126,278 00	106,463 46
In force at end of year . . . . .	<u>\$14,711,957 00</u>	<u>\$162,006 62</u>
Deduct amount re-insured . . . . .	226,964 00	2,747 86
Net amount in force . . . . .	<u>\$14,484,993 00</u>	<u>\$159,258 76</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,299,114 83
Losses paid from organization of company . . . . .	458,910 56
Cash dividends declared from organization of company . . . . .	364,892 40
Dividends declared during the year (10 per cent) . . . . .	25,000 00
Fire losses incurred during the year . . . . .	50,913 98
Company's stock owned by directors . . . . .	63,180 00

## FIREMEN'S INSURANCE COMPANY, NEWARK, N J.

[Incorporated Dec. 3, 1855. Commenced business Dec. 3, 1855.]

PAID-UP CAPITAL, \$400,000.

S. R. W. HEATH, *President*.*Secretary*, DANIEL H. DUNHAM.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$130,000 00	\$140,850 00
Morris and Essex Railroad stock . . . .	11,800 00	12,036 00
First National Bank stock . . . . .	5,000 00	4,750 00
Newark City National Bank stock . . . .	5,000 00	6,250 00
Second National Bank stock . . . . .	10,000 00	12,000 00
National Newark Banking Company stock .	4,800 00	5,760 00
Essex Company National Bank stock . . .	6,050 00	7,502 00
National State Bank stock . . . . .	5,550 00	5,716 50
American Insurance Company stock . . .	20,000 00	29,000 00
Newark Fire Insurance Company stock . .	2,340 00	3,042 00
Newark City Insurance Company stock . .	3,750 00	3,562 50
Germania Insurance Company stock . . .	2,000 00	1,000 00
	<hr/>	<hr/>
	\$206,290 00	\$231,469 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Second National Bank stock . . . . .	\$12,000 00	\$8,000 00
Merchants' Insurance Company stock . .	2,660 00	1,900 00
Bonds and mortgage . . . . .	20,000 00	7,000 00
	<hr/>	<hr/>
	\$34,660 00	\$16,900 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate .	\$162,218 32
Loans on mortgage of real estate (first liens*),	676,470 00
Interest due or accrued thereon . . . .	19,488 93
Stocks and bonds, as per schedule . . .	231,469 00
Loans on collateral security, as per schedule .	16,900 00
Cash in the office of the company . . . .	8,057 85
Cash deposited in Newark City National Bank,	29,046 61
Interest due and accrued . . . . .	602 43
Premiums in course of collection (gross) .	5,240 86
Rents due and accrued . . . . .	612 50
Gross Assets . . . . .	<hr/>
	\$1,150,106 50

## LIABILITIES.

Losses claimed and reported . . . . .	\$4,856 20
Unearned premiums on outstanding risks .	103,594 47

\* Total value of property mortgaged . . . . . \$1,677,100 00  
Amount of insurance held as collateral . . . . . 905,640 00

Reclaimable on perpetual fire policies . . .	\$288 80	
Unpaid scrip ordered to be redeemed . . .	2,416 00	
Interest due or accrued on scrip . . .	646 90	
Commissions and brokerage . . .	732 03	
Gross Liabilities, except Capital . . .	<u>          </u>	\$112,534 40
Surplus as regards policy-holders . . . . .		\$1,037,572 10
Paid-up Capital . . . . .		<u>400,000 00</u>
Surplus over Capital . . . . .		\$637,572 10

## INCOME.

Cash received for fire premiums . . .	\$183,519 19	
Deduct re-insurance and return premiums . . .	8,506 37	
Net cash received for fire premiums . . .	<u>          </u>	\$175,012 82
Interest received on bonds and mortgages . . .		43,662 23
Interest and dividends received from all other sources . . .		17,693 29
Income from rents . . . . .		<u>5,360 82</u>
Gross Cash Income . . . . .		\$241,729 16

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$92,386 09	
Deduct salvage and re-insurance . . . . .	5,381 08	
Net cash paid for fire losses . . . . .	<u>          </u>	\$87,005 01
Cash dividends paid . . . . .		48,000 00
Cash paid for redemption of scrip . . . . .		322 00
Interest paid scripholders . . . . .		100 74
Cash paid for commissions and brokerage . . . . .		22,724 92
for salaries of officers and employés . . . . .		16,750 00
for state and local taxes . . . . .		5,924 86
for incidentals . . . . .		<u>13,122 86</u>
Gross Cash Expenditures . . . . .		\$193,950 39

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . .	\$27,528,154 00	\$216,410 22
Fire risks written during 1879 . . .	26,415,168 00	<u>181,475 62</u>
Total . . . . .	\$53,943,322 00	\$397,885 84
Deduct risks expired and terminated . . .	26,570,356 00	<u>192,664 63</u>
In force at end of year . . . . .	\$27,372,966 00	\$205,221 21
Deduct amount re-insured . . . . .	233,950 00	<u>1,787 33</u>
Net amount in force . . . . .	\$27,139,016 00	\$203,433 88

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,713,986 74
Losses paid from organization of company . . . . .	853,689 51
Cash dividends declared from organization of company . . . . .	438,500 00
Dividends declared during the year (12 per cent) . . . . .	48,000 00
Fire losses incurred during the year . . . . .	87,787 98
Company's stock owned by directors . . . . .	248,660 00

## FIREMEN'S INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated 1825. Commenced business 1825.]

PAID-UP CAPITAL, \$204,000.

JOHN F. HALSTED, *President*.*Secretary*, P. H. OAKLEY.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$225,000 00	\$232,656 25
Bank of New York stock . . . . .	6,700 00	9,212 50
Metropolitan National Bank stock . . . . .	6,000 00	7,950 00
American Exchange National Bank stock . . . . .	4,000 00	4,500 00
	<u>\$241,700 00</u>	<u>\$254,318 75</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	58,800 00
Interest due or accrued thereon . . . . .	1,365 30
Stocks and bonds, as per schedule . . . . .	254,318 75
Cash in the office of the company . . . . .	949 92
Cash deposited in various banks . . . . .	1,718 93
Interest due and accrued . . . . .	568 00
Premiums in course of collection (gross) . . . . .	4,113 64
Premiums more than 3 months due, \$263 12	
Gross Assets . . . . .	<u>\$321,834 54</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$8,378 50
claimed and reported . . . . .	6,451 31
disputed or resisted . . . . .	2,500 00
Unearned premiums on outstanding risks . . . . .	30,112 36
Due and accrued for rent, salaries, etc. . . . .	683 33
Commissions and brokerage . . . . .	691 60
Return premiums . . . . .	81 24
Gross Liabilities, except Capital . . . . .	<u>48,898 34</u>
Surplus as regards policy-holders . . . . .	\$272,936 20
Paid-up Capital . . . . .	<u>204,000 00</u>
Surplus over Capital . . . . .	<u>\$68,936 20</u>

\* Value of lands mortgaged . . . . . \$92,700 00

Value of buildings thereon . . . . . 65,300 00

Amount of insurance held as collateral . . . . . 64,725 00

## INCOME.

Cash received for fire premiums . . . . .	\$55,858 72	
Deduct re-insurance and return premiums . . . . .	2,744 76	
Net cash received for fire premiums . . . . .	<u>          </u>	\$53,113 96
Cash received for marine and inland premiums, . . . . .	\$2,280 96	
Deduct re-insurance and return premiums . . . . .	20 00	
Net cash received for marine and inland prems. . . . .	<u>          </u>	2,260 96
Interest received on bonds and mortgages . . . . .		3,812 25
Interest and dividends received from all other sources . . . . .		11,372 61
Gross Cash Income . . . . .		<u>\$70,559 78</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$32,099 78	
Deduct salvage and re-insurance . . . . .	1,501 40	
Net cash paid for fire losses . . . . .	<u>          </u>	\$30,598 38
Cash paid for marine and inland losses . . . . .		84 11
Cash dividends paid . . . . .		17,340 00
Cash paid for commissions and brokerage . . . . .		6,885 04
for salaries of officers and employes . . . . .		12,100 07
for state and local taxes . . . . .		1,298 72
for incidentals . . . . .		6,815 25
Gross Cash Expenditures . . . . .		<u>\$75,121 57</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$9,709,265 00	\$47,526 57
Fire risks written during 1879 . . . . .	11,600,990 00	57,167 08
Total . . . . .	<u>\$21,310,255 00</u>	<u>\$104,693 65</u>
Deduct risks expired and terminated . . . . .	10,656,180 00	46,091 02
In force at end of year . . . . .	<u>\$10,654,075 00</u>	<u>\$58,602 63</u>
Deduct amount re-insured . . . . .	276,177 00	1,556 09
Net amount in force . . . . .	<u>\$10,377,898 00</u>	<u>\$57,046 54</u>
Marine risks written during 1879 . . . . .	\$151,443 00	\$2,475 96
Deduct risks expired and terminated . . . . .	45,068 00	90 89
In force at end of year . . . . .	<u>\$106,375 00</u>	<u>\$2,385 07</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$4,077,414 96
Losses paid from organization of company . . . . .	2,557,238 11
Cash dividends declared from organization of company . . . . .	1,318,918 17
Dividends declared during the year . . . . .	17,340 00
Fire losses incurred during the year . . . . .	32,894 13
Marine and inland losses incurred during the year . . . . .	1,010 42
Company's stock owned by directors . . . . .	60,962 00

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA,  
PENN.

[Incorporated April 22, 1829. Commenced business June, 1829.]

PAID-UP CAPITAL, \$400,000.

ALFRED G. BAKER, *President*.*Secretary*, EZRA T. CRESSON.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$160,000 00	\$165,800 00
Mississippi state warrants . . . . .	15,000 00	12,750 00
New Jersey state bonds . . . . .	4,000 00	4,400 00
Maine state bonds . . . . .	7,000 00	8,032 50
Philadelphia city bonds . . . . .	50,000 00	59,875 00
Columbus (O.) city bonds . . . . .	10,000 00	10,750 00
Camden city bonds . . . . .	1,000 00	1,100 00
West Jersey Railroad bonds . . . . .	10,000 00	11,650 00
Philadelphia and Reading Railroad bonds . . . . .	8,000 00	6,240 00
Pennsylvania Railroad bonds . . . . .	15,000 00	15,225 00
Harrisburg, P. L., and Mt. Joy R.R. bonds . . . . .	25,000 00	26,625 00
Hestonville, M., and F. Railroad bonds . . . . .	10,000 00	10,350 00
Lehigh Coal and Navigation Company bonds . . . . .	15,000 00	15,900 00
100 shares Commercial National Bank . . . . .	5,000 00	6,600 00
16 " Continental Hotel Company . . . . .	1,600 00	1,120 00
	<u>\$336,600 00</u>	<u>\$356,417 50</u>

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Pennsylvania Railroad bonds . . . . .	\$105,000 00	\$100,000 00
20 shares Metropolitan National Bank . . . . .	2,200 00	1,700 00
Harrisburg, P. L., and Mt. Joy R.R. bonds . . . . .	2,120 00	5,000 00
West Chester and Philadelphia R.R. bonds . . . . .	2,260 00	
Catawissa Railroad bonds . . . . .	1,060 00	
Trenton city bonds . . . . .	1,100 00	
Lehigh Valley Railroad bonds . . . . .	1,150 00	1,000 00
New York and Erie Railroad bonds . . . . .	23,100 00	20,000 00
36 shares Pennsylvania Railroad bonds . . . . .	1,818 00	850 00
Rochester and State Line Railroad . . . . .	5,840 00	4,500 00
New York and Erie Railroad bonds . . . . .	57,750 00	50,000 00
United States bonds . . . . .	30,900 00	30,000 00
	<u>\$234,298 00</u>	<u>\$213,050 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$581,200 00
Loans on mortgage of real estate (first liens*), 1,856,491 67	

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\* Total value of property mortgaged . . . . . \$4,223,995 00  
Amount of insurance held as collateral . . . . . 2,063,975 00

Interest due or accrued thereon . . . . .	\$39,674 71
Stocks, bonds, etc., as per schedule . . . . .	356,417 50
Loans on collateral security, as per schedule . . . . .	213,050 00
Cash in the office of the company . . . . .	3,103 29
Cash deposited in various banks . . . . .	166,983 50
Interest due and accrued . . . . .	4,937 42
Premiums in course of collection (net) . . . . .	40,413 12
Re-insurance deposit premiums . . . . .	356 25
Gross Assets . . . . .	<u>\$3,262,627 46</u>
Deduct special deposits in other states . . . . .	70,087 50
Balance . . . . .	<u>\$3,192,539 96</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$23,327 09
claimed and reported . . . . .	12,383 63
disputed or resisted . . . . .	10,824 41
Unearned premiums on outstanding risks . . . . .	441,906 91
Reclaimable on perpetual fire policies . . . . .	1,406,998 92
Dividends to stockholders unpaid . . . . .	904 00
Surveys . . . . .	2,736 00
Gross Liabilities, except Capital . . . . .	<u>\$1,899,080 96</u>
Deduct liabilities on special deposits . . . . .	17,329 09
	<u>1,881,751 87</u>
Surplus as regards policy-holders . . . . .	\$1,310,788 09
Paid-up Capital . . . . .	400,000 00
Surplus over Capital . . . . .	<u>\$910,788 09</u>

## INCOME.

Cash received for fire premiums . . . . .	\$579,071 86
Deduct re-insurance and return premiums . . . . .	66,320 94
Net cash received for fire premiums . . . . .	<u>\$512,750 92</u>
Interest received on bonds and mortgages . . . . .	120,053 44
Interest and dividends received from all other sources . . . . .	17,228 75
Income from all other sources . . . . .	11,129 66
Deposits received for perpetual fire risks . . . . .	\$60,448 75
Gross Cash Income . . . . .	<u>\$661,162 77</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$367,729 35
Cash dividends paid . . . . .	128,528 00
Cash paid for commissions and brokerage . . . . .	65,404 47
for salaries of officers and employés . . . . .	78,857 29
for state and local taxes . . . . .	26,144 20
for incidentals . . . . .	98,678 00
Deposits returned on perpetual fire risks . . . . .	\$85,011 62
Gross Cash Expenditures . . . . .	<u>\$765,341 31</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$142,867,353 00	\$2,561,774 19
Fire risks written during 1879	56,468,538 00	646,237 13
Total	\$199,335,891 00	\$3,208,011 32
Deduct risks expired and terminated	60,660,302 00	754,757 88
In force at end of year	\$138,675,589 00	\$2,453,253 44
Perpetual risks in force	\$60,343,806 00	\$1,508,296 79

## MISCELLANEOUS.

Premiums received from organization of company	\$20,512,489 64
Losses paid from organization of company	11,456,566 58
Cash dividends declared from organization of company	3,836,000 00
Dividends declared during the year (32 per cent)	128,000 00
Fire losses incurred during the year	367,729 35
Company's stock owned by directors	53,200 00

## GERMAN FIRE INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated March, 1865. Commenced business March, 1865.]

PAID-UP CAPITAL, \$500,000.

CHARLES WEBER, *President*.*Secretary*, CHARLES WEBER, Jun.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	\$165,000 00	\$172,200 00
Maryland state bonds	20,000 00	21,800 00
Baltimore city bonds	30,000 00	34,200 00
Western Maryland Railroad bonds	26,000 00	29,900 00
Canton county bonds	115,000 00	123,050 00
Northern Central Railroad bonds	24,000 00	25,760 00
Marietta and Cincinnati Railroad bonds	53,500 00	55,640 00
Baltimore and Ohio Railroad bonds	5,000 00	5,275 00
German Bank stock	40,000 00	30,000 00
	\$478,500 00	\$497,825 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate	\$147,633 33
Loans on mortgage of real estate (first liens)	110,569 21
Stocks and bonds, as per schedule	497,825 00
Cash in the office of the company	234 00
Cash deposited in German Bank	84,998 80
Premiums in course of collection (net)	11,381 60
Gross Assets	\$852,641 94
Deduct special deposits in other states	26,500 00
Balance	\$826,141 94

## LIABILITIES.

Losses claimed and reported . . . .	\$20,000 00	
Losses disputed or resisted . . . .	1,250 00	
	<hr/>	
Total amount of losses . . . .	\$21,250 00	
Less re-insurance . . . .	1,850 00	
	<hr/>	
Net amount of unpaid losses . . . .	\$19,400 00	
Unearned premiums on outstanding risks . .	101,909 70	
Reclaimable on perpetual fire policies . .	8,355 69	
Dividends to stockholders unpaid . . . .	41 50	
	<hr/>	
Gross Liabilities, except Capital . . . .	\$129,706 89	
Deduct liabilities on special deposits . . . .	13,451 75	
	<hr/>	\$116,255 14
Surplus as regards policy-holders . . . . .	\$709,886 80	
Paid-up Capital . . . . .	500,000 00	
	<hr/>	
Surplus over Capital . . . . .	\$209,886 80	

## INCOME.

Cash received for fire premiums . . . .	\$193,004 06	
Deduct re-insurance and return premiums . .	9,467 73	
Net cash received for fire premiums . . . .	<hr/>	\$183,536 33
Interest and dividends received from all sources . . . .	30,544 45	
Income from rents . . . . .	9,052 54	
	<hr/>	
Gross Cash Income . . . . .	\$223,133 32	

## EXPENDITURES.

Cash paid for fire losses . . . .	\$74,483 48	
Deduct salvage and re-insurance . . . .	1,465 23	
Net cash paid for fire losses . . . .	<hr/>	\$73,018 25
Cash dividends paid . . . . .	50,000 00	
Cash paid for commissions and brokerage . . . .	21,508 07	
for salaries of officers and employés . . . .	11,162 97	
for state and local taxes . . . . .	12,973 04	
for incidentals . . . . .	6,755 09	
Expense on real estate . . . . .	4,198 85	
	<hr/>	
Gross Cash Expenditures . . . . .	\$179,616 27	

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . .	\$29,142,000 00	\$142,671 58
Fire risks written during 1879 . . . .	30,898,400 00	184,079 70
	<hr/>	<hr/>
Total . . . . .	\$60,040,400 00	\$326,751 28
Deduct risks expired and terminated . . . .	27,868,212 00	129,634 41
	<hr/>	<hr/>
In force at end of year . . . . .	\$32,172,188 00	\$197,116 87
Deduct amount re-insured . . . . .	9,700 00	543 37
	<hr/>	<hr/>
Net amount in force . . . . .	\$32,162,488 00	\$196,573 50

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,490,319 00
Losses paid from organization of company . . . . .	468,243 00
Cash dividends declared from organization of company . . . . .	293,000 00
Dividends declared during the year (10 per cent) . . . . .	50,000 00
Fire losses incurred during the year . . . . .	93,000 00
Company's stock owned by directors . . . . .	75,070 00

GERMAN AMERICAN INSURANCE COMPANY,  
NEW YORK, N.Y.

[Incorporated March 7, 1872. Commenced business March 7, 1872.]

PAID-UP CAPITAL, \$1,000,000.

E. OELBERMANN, *President*.

*Secretary*, JAMES A. SILVEY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
United States bonds . . . . .	\$1,700,000 00	\$1,789,151 00
Missouri state bonds . . . . .	50,000 00	53,000 00
Rhode Island state bonds . . . . .	50,000 00	55,500 00
Rochester city bonds . . . . .	40,000 00	44,800 00
Buffalo city bonds . . . . .	25,000 00	28,000 00
Yonkers city bonds . . . . .	21,000 00	23,520 00
New York Central Railroad bonds . . . . .	50,000 00	51,500 00
Central Pacific Railroad bonds . . . . .	40,000 00	43,300 00
Union Pacific Railroad bonds . . . . .	40,000 00	43,300 00
Kansas Pacific Railroad bonds . . . . .	40,000 00	42,900 00
Chicago, Rock Island, and Pacific R.R. bonds, . . . . .	50,000 00	57,500 00
Erie Railroad bonds . . . . .	20,000 00	23,200 00
Syracuse, Binghamton, and N. Y. R.R. bonds . . . . .	20,000 00	22,800 00
1,000 shares New York and Harlem Railroad . . . . .	50,000 00	79,500 00
	<hr/>	<hr/>
	\$2,196,000 00	\$2,357,971 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds . . . . .	\$1,062 00	\$500 00
Erie Railroad bonds . . . . .	34,800 00	25,000 00
	<hr/>	<hr/>
	\$35,862 00	\$25,500 00

SUMMARY OF ASSETS DEC. 31, 1879.

Stocks and bonds, as per schedule . . . . .	\$2,357,971 00
Loans on collateral security, as per schedule . . . . .	25,500 00
Cash in the office of the company . . . . .	1,908 04
Cash deposited in various banks . . . . .	131,416 26
Premiums in course of collection (gross) . . . . .	102,573 34
Premiums more than 3 months due, \$1,823 19	
Gross Assets . . . . .	<hr/>
	\$2,619,368 64
Deduct special deposits in other states . . . . .	26,000 00
	<hr/>
Balance . . . . .	\$2,593,368 64

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$24,034	80
claimed and reported . . . . .	53,189	82
disputed or resisted . . . . .	10,261	09
<hr/>		
Total amount of losses . . . . .	\$87,485	71
Less re-insurance . . . . .	10,854	42
<hr/>		
Net amount of unpaid losses . . . . .	\$76,631	29
Unearned premiums on outstanding risks . . . . .	638,626	75
Commissions and brokerage . . . . .	28,444	44
<hr/>		
Gross Liabilities, except Capital . . . . .	\$743,702	48
Deduct liabilities on special deposits . . . . .	2,598	94
		<hr/>
	\$741,103	54
<hr/>		
Surplus as regards policy-holders . . . . .	\$1,852,265	10
Paid-up Capital . . . . .	1,000,000	00
<hr/>		
Surplus over Capital . . . . .	\$852,265	10

## INCOME.

Cash received for fire premiums . . . . .	\$1,156,982	87
Deduct re-insurance and return premiums . . . . .	163,502	33
Net cash received for fire premiums . . . . .	993,480	54
Interest and dividends received from all sources . . . . .	119,207	66
<hr/>		
Gross Cash Income . . . . .	\$1,112,688	20

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$550,665	77
Deduct salvage and re-insurance . . . . .	36,719	77
Net cash paid for fire losses . . . . .	513,946	00
Cash dividends paid . . . . .	100,000	00
Cash paid for commissions and brokerage . . . . .	148,455	93
for salaries of officers and employés . . . . .	95,697	73
for state and local taxes . . . . .	34,129	67
for incidentals . . . . .	110,471	10
<hr/>		
Gross Cash Expenditures . . . . .	\$1,002,700	43

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$121,846,465	\$1,107,875
Risks written during 1879 . . . . .	135,020,839	1,139,334
<hr/>		<hr/>
Total . . . . .	\$256,867,324	\$2,247,210
Deduct risks expired and terminated . . . . .	110,185,256	974,227
<hr/>		<hr/>
In force at end of year . . . . .	\$146,682,068	\$1,272,982
Deduct amount re-insured . . . . .	4,108,607	47,200
<hr/>		<hr/>
Net amount in force . . . . .	\$142,573,461	\$1,225,782

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$7,466,286 54
Losses paid from organization of company . . .	3,183,072 17
Cash dividends declared from organization of company . .	640,000 00
Dividends declared during the year (10 per cent) . . .	100,000 00
Fire losses incurred during the year . . . . .	524,346 05
Company's stock owned by directors . . . . .	338,400 00

## GERMANIA FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1859. Commenced business March, 1859.]

PAID-UP CAPITAL, \$500,000.\*

RUDOLPH GARRIGUE, *President*.*Secretary*, HUGO SCHUMANN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$920,000 00	\$961,993 75
50 shares National Park Bank . . . . .	5,000 00	5,500 00
	<u>\$925,000 00</u>	<u>\$967,493 75</u>

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
55 shares First National Bank, Jersey City . . .	\$7,150 00	\$5,200 00
328 “ National State Bank, Elizabeth . . .	8,200 00	4,500 00
20 “ Sterling Fire Insurance Company . . .	1,600 00	
	<u>\$16,950 00</u>	<u>\$9,700 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$54,013 50
Loans on mortgage of real estate (first liens†), .	529,100 00
Interest due or accrued thereon . . . . .	17,258 50
Stocks and bonds, as per schedule . . . . .	967,493 75
Loans on collateral security, as per schedule . .	9,700 00
Cash in the office of the company . . . . .	15,636 08
Cash deposited in various banks . . . . .	2,591 51
Interest due and accrued . . . . .	664 90
Premiums in course of collection (gross) . .	60,872 96
Mississippi deposit . . . . .	7,500 00
Special deposit with United States Trust Co. .	2,000 00
Gross Assets . . . . .	<u>\$1,666,831 20</u>
Deduct special deposits in other states . . . .	44,731 25
Balance . . . . .	<u>\$1,622,099 95</u>

\* Since increased to \$1,000,000.

† Value of lands mortgaged . . . . .	\$384,900 00
Value of buildings thereon . . . . .	521,800 00
Amount of insurance held as collateral . . . .	489,025 00

## LIABILITIES.

Losses adjusted, unpaid . . . .	\$26,704 54	
claimed and reported . . . .	13,029 63	
disputed or resisted . . . .	28,639 34	
Total amount of losses . . . .	\$68,373 51	
Less re-insurance . . . . .	2,462 95	
Net amount of unpaid losses . . . .	\$65,910 56	
Unearned premiums on outstanding risks . . . .	348,166 42	
Gross Liabilities, except Capital . . . .	\$114,076 98	
Deduct liabilities on special deposits . . . .	10,592 91	
		\$103,484 07
Surplus as regards policy-holders . . . . .	\$1,218,615 88	
Paid-up Capital . . . . .	500,000 00	
Surplus over Capital . . . . .	\$718,615 88	

## INCOME.

Cash received for fire premiums . . . .	\$599,893 62	
Deduct re-insurance and return premiums . . . .	50,325 96	
Net cash received for fire premiums . . . .	\$549,567 66	
Interest received on bonds and mortgages . . . .	35,461 82	
Interest and dividends received from all other sources . . . .	36,691 84	
Gross Cash Income . . . . .	\$621,721 32	

## EXPENDITURES.

Cash paid for fire losses . . . .	\$231,470 66	
Deduct salvage and re-insurance . . . .	1,087 86	
Net cash paid for fire losses . . . .	\$230,382 80	
Cash dividends paid . . . . .	70,000 00	
Cash paid for commissions and brokerage . . . .	116,846 10	
for salaries of officers and employés . . . .	61,035 20	
for state and local taxes . . . .	36,700 90	
for incidentals . . . . .	93,999 23	
Gross Cash Expenditures . . . . .	\$608,964 23	

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . .	\$73,333,025 00	\$727,867 06
Fire risks written during 1879 . . . .	54,361,392 00	599,893 62
Total . . . . .	\$127,694,417 00	\$1,327,760 68
Deduct risks expired and terminated . . . .	50,289,982 00	620,200 53
In force at end of year . . . . .	\$77,404,435 00	\$707,560 15
Deduct amount re-insured . . . . .	1,215,008 00	8,761 74
Net amount in force . . . . .	\$76,189,427 00	\$698,798 41

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$11,382,997 00
Losses paid from organization of company . . .	5,251,401 38
Cash dividends declared from organization of company . . .	1,116,000 00
Dividends declared during the year (14 per cent) . . .	70,000 00
Fire losses incurred during the year . . .	242,143 88
Company's stock owned by directors . . .	75,150 00

GIRARD FIRE AND MARINE INSURANCE COMPANY,  
PHILADELPHIA, PENN.

[Incorporated March, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, \$300,000.

ALFRED S. GILLETT, *President.* Secretary, PHILANDER C. ROYCE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$150,000 00	\$156,715 25
Philadelphia city bonds . . . . .	17,800 00	21,264 00
Louisville city bonds . . . . .	10,000 00	11,000 00
St Louis county bonds . . . . .	10,000 00	10,500 00
American Steamship Company bonds . . . . .	5,000 00	5,050 00
Union Pacific Railroad bonds . . . . .	5,000 00	5,550 00
Connecting Railroad bonds . . . . .	10,000 00	10,900 00
Pennsylvania Railroad bonds . . . . .	18,000 00	20,055 00
Camden and Amboy Railroad bonds . . . . .	17,000 00	18,540 00
Philadelphia and Erie Railroad bonds . . . . .	15,000 00	16,450 00
Philadelphia and Reading Railroad bonds . . . . .	5,000 00	3,350 00
Philadelphia and Reading Railroad scrip . . . . .	1,750 00	1,610 00
Lehigh Navigation Company bonds . . . . .	11,000 00	12,100 00
Susquehanna Coal Company bonds . . . . .	3,000 00	3,090 00
Lancaster and Reading Railroad bonds . . . . .	10,000 00	10,500 00
North Pennsylvania Railroad bonds . . . . .	5,000 00	5,631 25
Iowa school bonds . . . . .	3,600 00	3,705 00
	<u>\$297,150 00</u>	<u>\$316,010 50</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Phila., Wilmington, and Baltimore R.R. . . . .	\$3,250 00	\$7,000 00
United States bonds . . . . .	10,400 00	
Loan secured by real estate . . . . .	—	1,500 00
Loan secured by mortgage . . . . .	—	2,500 00
		<u>\$11,000 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$363,800 00	
Loans on mortgage of real estate (first liens*),	362,716 65	
Interest due or accrued thereon . . .	7,190 50	
Stocks, bonds, etc., as per schedule . . .	316,010 50	
Loans on collateral security, as per schedule . .	11,000 00	
Cash in the office of the company . . .	2,409 96	
Cash deposited in various banks . . .	66,414 65	
Interest due and accrued . . .	80 42	
Premiums in course of collection (gross) . .	28,208 60	
Perpetual insurance deposit . . .	1,900 00	
Rents due and accrued . . .	1,866 37	
Gross Assets . . .	<u>          </u>	\$1,161,597 65

## LIABILITIES.

Losses claimed and reported . . .	\$27,002 06	
Unearned premiums on outstanding risks . .	207,817 57	
Reclaimable on perpetual fire policies . . .	59,737 04	
Due and accrued for rent, salaries, etc. . .	1,083 08	
State and local taxes . . .	188 83	
Commissions and brokerage . . .	6,376 53	
Return premiums . . .	1,368 51	
Re-insurance . . .	198 01	
Gross Liabilities, except Capital . . .	<u>          </u>	303,771 63
Surplus as regards policy-holders . . .		\$857,826 02
Paid-up Capital . . .		<u>300,000 00</u>
Surplus over Capital . . .		\$557,826 02

## INCOME.

Cash received for fire premiums . . .	\$269,576 37	
Deduct re-insurance and return premiums . .	15,973 02	
Net cash received for fire premiums . . .	<u>          </u>	\$253,603 35
Interest received on bonds and mortgages . .		25,082 43
Interest and dividends received from all other sources . .		18,102 28
Income from rents . . .		<u>15,648 61</u>
Gross Cash Income . . .		\$312,436 67

## EXPENDITURES.

Cash paid for fire losses . . .	\$112,958 90	
Deduct salvage and re-insurance . . .	1,484 45	
Net cash paid for fire losses . . .	<u>          </u>	\$111,474 45
Cash dividends paid . . .		60,000 00

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\* Total value of property mortgaged . . . \$1,039,883 00

Amount of insurance held as collateral . . . 293,950 00

# 244 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash paid for commissions and brokerage . . . .	\$47,552 19
for salaries of officers and employes . . . .	32,477 26
for state and local taxes . . . . .	20,589 73
for incidentals . . . . .	20,240 42
Deposits returned on perpetual fire risks . .	\$1,117 95

Gross Cash Expenditures . . . . .	\$292,334 05
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## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . .	\$41,268,694 00	\$491,586 67
Fire risks written during 1879 . . . .	30,877,823 00	274,799 58
Total . . . . .	\$72,146,517 00	\$766,386 25
Deduct risks expired and terminated . .	30,824,746 00	285,475 38
In force at end of year . . . . .	\$41,321,771 00	\$480,910 87
Deduct amount re-insured . . . . .	393,655 00	3,617 82
Net amount in force . . . . .	\$40,928,116 00	\$477,293 05
Perpetual risks in force . . . . .	\$2,594,233 00	\$70,278 66

## MISCELLANEOUS.

Premiums received from organization of company . .	\$4,729,445 97
Losses paid from organization of company . . . .	2,072,373 90
Cash dividends declared from organization of company . .	642,196 00
Dividends declared during the year (20 per cent) . . . .	60,000 00
Fire losses incurred during the year . . . . .	128,499 17
Company's stock owned by directors . . . . .	96,600 00

## GLEN'S FALLS INSURANCE COMPANY, GLEN'S FALLS, N.Y.

[Incorporated May, 1849. Commenced business May, 1850.]

PAID-UP CAPITAL, \$200,000.

R. M. LITTLE, *President.*

*Secretary,* J. L. CUNNINGHAM.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$500,000 00	\$524,525 00
First National Bank stock . . . . .	10,000 00	15,000 00
	\$510,000 00	\$539,525 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
160 shares First National Bank . . . . .	\$12,000 00	\$6,500 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$16,200 00	
Loans on mortgage of real estate (first liens *),	267,651 56	
Interest due or accrued thereon . . .	2,120 37	
Stocks and bonds, as per schedule . . .	539,525 00	
Loans on collateral security, as per schedule . .	6,500 00	
Cash in the office of the company . . .	323 02	
Cash deposited in various banks . . .	123,563 01	
Premiums in course of collection (gross) . .	17,614 73	
Gross Assets † . . . . .	—————	\$973,497 69

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$10,324 93	
claimed and reported . . . . .	21,450 00	
disputed or resisted . . . . .	8,113 96	
Unearned premiums on outstanding risks . .	270,534 16	
Commissions and brokerage . . . . .	2,957 44	
Gross Liabilities, except Capital . . . . .	—————	313,380 49
Surplus as regards policy-holders . . . . .		\$660,117 20
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		\$460,117 20

## INCOME.

Cash received for fire premiums . . . . .	\$328,526 36	
Deduct re-insurance and return premiums . .	27,234 97	
Net cash received for fire premiums . . . . .	—————	\$301,291 39
Interest received on bonds and mortgages . . . .	23,015 85	
Interest and dividends received from all other sources . .	21,643 87	
Income from rents . . . . .	283 50	
Gross Cash Income . . . . .		\$346,234 61

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$166,939 58	
Deduct salvage and re-insurance . . . . .	822 95	
Net cash paid for fire losses . . . . .	—————	\$166,116 63
Cash dividends paid . . . . .	20,000 00	
Cash paid for commissions and brokerage . . . .	53,903 12	
for salaries of officers and employés . . . .	19,572 27	
for state and local taxes . . . . .	6,615 00	
for incidentals . . . . .	16,539 56	
Gross Cash Expenditures . . . . .		\$282,746 58

\* Value of lands mortgaged . . . . . \$415,800 00

Value of buildings thereon . . . . . 211,000 00

Amount of insurance held as collateral . . . . . 184,600 00

† Including \$200,000 special reserve fund held under New York law.

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$57,411,334 00	\$534,919 39
Fire risks written during 1879	35,653,637 00	328,526 36
Total	\$93,064,971 00	\$863,445 75
Deduct risks expired and terminated	34,455,271 00	323,673 23
In force at end of year	\$58,609,700 00	\$539,772 52
Deduct amount re-insured	198,568 00	1,913 36
Net amount in force	\$58,411,132 00	\$537,859 16

## MISCELLANEOUS.

Premiums received from organization of company	\$3,863,014 57
Losses paid from organization of company	2,201,358 15
Cash dividends declared from organization of company	250,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	189,811 18
Company's stock owned by directors	62,840 00

GLOBE FIRE INSURANCE COMPANY OF THE CITY OF  
NEW YORK, N.Y.

[Incorporated March, 1863. Commenced business March, 1863.]

PAID-UP CAPITAL, \$200,000.

ALFRED A. REEVES, *President*.*Secretary*, EDGAR E. HOLLEY.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	\$245,000 00	\$290,325 43

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares N. Y. Central and H. R. R.R.	\$1,290 00	\$2,000 00
N. Y., Lake Erie, and Western R.R. bonds	2,150 00	
United States bonds	103 00	
	\$3,543 00	

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$79,500 00
Interest due or accrued thereon	342 50
Bonds, as per schedule	290,325 43
Loans on collateral security, as per schedule	2,000 00

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\* Value of lands mortgaged . . . . . \$101,000 00  
 Value of buildings thereon . . . . . 87,500 00  
 Amount of insurance held as collateral . . . . . 71,750 00

Cash in the office of the company . . . . .	\$2,734 93	
Cash deposited in various banks . . . . .	1,850 98	
Interest due and accrued . . . . .	283 32	
Premiums in course of collection (gross) . . . . .	7,190 26	
Gross Assets . . . . .	<u>          </u>	\$384,227 42

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$137 64	
Losses claimed and reported . . . . .	7,990 14	
Total amount of losses . . . . .	<u>\$8,127 78</u>	
Less re-insurance . . . . .	241 25	
Net amount of unpaid losses . . . . .	<u>\$7,886 53</u>	
Unearned premiums on outstanding risks . . . . .	56,606 53	
Due and accrued for rent, salaries, etc. . . . .	933 33	
Commissions and brokerage . . . . .	550 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	65,976 39
Surplus as regards policy-holders . . . . .		\$318,251 03
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$118,251 03

## INCOME.

Cash received for fire premiums . . . . .	\$115,143 61	
Deduct re-insurance and return premiums . . . . .	11,054 57	
Net cash received for fire premiums . . . . .	<u>          </u>	\$104,089 04
Interest received on bonds and mortgages . . . . .		5,898 45
Interest and dividends received from all other sources . . . . .		13,189 08
Income from rent, etc. . . . .		<u>266 68</u>
Gross Cash Income . . . . .		\$123,443 25

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$51,434 34	
Deduct salvage and re-insurance . . . . .	992 46	
Net cash paid for fire losses . . . . .	<u>          </u>	\$50,441 88
Cash dividends paid . . . . .		20,000 00
Cash paid for commissions and brokerage . . . . .		10,601 63
for salaries of officers and employes . . . . .		13,585 70
for state and local taxes . . . . .		4,611 68
for incidentals . . . . .		<u>22,367 25</u>
Gross Cash Expenditures . . . . .		\$121,608 14

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$17,396,165 00	\$82,730 97
Fire risks written during 1879 . . . . .	25,979,902 00	130,762 88
Total . . . . .	<u>\$43,376,067 00</u>	<u>\$213,493 85</u>
Deduct risks expired and terminated . . . . .	20,662,548 00	90,898 00
In force at end of year . . . . .	<u>\$22,713,519 00</u>	<u>\$122,595 85</u>
Deduct amount re-insured . . . . .	996,362 00	6,008 65
Net amount in force . . . . .	<u>\$21,717,157 00</u>	<u>\$116,587 20</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,570,971 36
Losses paid from organization of company . . . . .	702,447 47
Cash dividends declared from organization of company . . . . .	370,000 00
Dividends declared during the year (10 per cent) . . . . .	20,000 00
Fire losses incurred during the year . . . . .	54,814 84
Company's stock owned by directors . . . . .	46,850 00

## GREAT WESTERN INSURANCE COMPANY, NEW YORK, N.Y

[Incorporated September, 1855. Commenced business October, 1855.]

PAID-UP CAPITAL, \$662,080.

FERDINAND MOTZ, *President.**Secretary,* WM. T. LOCKWOOD

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$670,000 00	\$728,100 00
West India and Panama Telegraph Co. stock, . . . . .	10,000 00	1,500 00
Sandy Hook and City Island Tel. Co. stock . . . . .	1,000 00	800 00
	<u>\$681,000 00</u>	<u>\$730,400 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$32,700 00
Stocks and bonds, as per schedule . . . . .	730,400 00
Cash in the office of the company . . . . .	229 76
Cash deposited in bank and with English bankers . . . . .	41,240 23
Premiums in course of collection . . . . .	63,604 65
Notes taken for marine and inland risks . . . . .	57,376 65
Accounts due . . . . .	1,086 57
Salvage claims . . . . .	15,600 00
Gross Assets . . . . .	<u>\$942,237 86</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$15,810 00
claimed and reported . . . . .	36,870 00
disputed or resisted . . . . .	37,678 00
Total amount of losses . . . . .	<u>\$90,358 00</u>
Less re-insurance . . . . .	3,600 00
Net amount of unpaid losses . . . . .	<u>\$86,758 00</u>
Unearned premiums on outstanding risks . . . . .	71,181 21
Unpaid scrip ordered to be redeemed . . . . .	2,775 00
Interest due or accrued on scrip . . . . .	5,948 21
Dividends to stockholders unpaid . . . . .	34,607 40

Re-insurance premiums due . . . . .	\$9,553 72	
Accounts due . . . . .	265 70	
Gross Liabilities, except Capital . . . . .	—————	\$211,089 24
Surplus as regards policy-holders . . . . .		\$731,148 62
Paid-up Capital . . . . .		662,080 00
Surplus over Capital . . . . .		\$69,068 62

## INCOME.

Cash rec'd for marine and inland premiums .	\$566,036 99	
Deduct re-insurance and return premiums .	140,233 88	
Net cash rec'd for marine and inland prems. .	—————	\$425,803 11
Unpaid premium notes rec'd during the year .	\$70,292 07	
Interest and dividends received from all sources . . . . .		43,501 81
Gross Cash Income . . . . .		\$469,304 92

## EXPENDITURES.

Cash paid for marine and inland losses . . . . .	\$400,228 00	
Deduct salvage and re-insurance . . . . .	82,801 82	
Net cash paid for marine and inland losses . . . . .	—————	\$317,426 18
Cash dividends paid . . . . .		33,577 60
Interest paid scripholders . . . . .		100 80
Cash paid for commissions and brokerage . . . . .		30,776 51
for salaries of officers and employés . . . . .		39,254 01
for state and local taxes . . . . .		3,529 80
Gross Cash Expenditures . . . . .		\$424,664 90

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1878 . . . . .	\$4,111,052 00	\$50,057 23
Marine risks written during 1879 . . . . .	67,273,677 00	600,916 42
Total . . . . .	\$71,384,729 00	\$650,973 65
Deduct risks expired and terminated . . . . .	64,280,785 00	569,353 86
In force at end of year . . . . .	\$7,103,944 00	\$81,619 79
Deduct amount re-insured . . . . .	1,164,260 00	10,438 58
Net amount in force . . . . .	\$5,939,684 00	\$71,181 21

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$35,389,396 00
Losses paid from organization of company . . . . .	24,543,170 64
Cash dividends declared from organization of company . . . . .	2,842,602 00
Dividends declared during the year (5 per cent) . . . . .	33,104 00
Marine and inland losses incurred during the year . . . . .	400,228 00
Company's stock owned by directors . . . . .	214,680 00

## GUARDIAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated February, 1865. Commenced business February, 1865.]

PAID-UP CAPITAL, \$200,000.

WILLIAM C. THOMPSON, *President*. Secretary, WALTER K. PAYE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
District of Columbia bonds . . . . .	\$240,000 00	\$209,400 00
Harlem River and Port Chester R.R. bonds . . . . .	15,000 00	18,000 00
	<hr/>	<hr/>
	\$255,000 00	\$227,400 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds . . . . .	\$4,120 00	\$3,500 00
10 shares Harlem Gas Company . . . . .	450 00	600 00
5 “ New York Bowery Insurance Co. . . . .	500 00	
	<hr/>	<hr/>
	\$5,070 00	\$4,100 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$23,300 00	
Interest due or accrued thereon . . . . .	700 00	
Bonds, as per schedule . . . . .	227,400 00	
Loans on collateral security, as per schedule . . . . .	4,100 00	
Cash in the office of the company . . . . .	1,736 59	
Cash deposited in Chatham National Bank . . . . .	4,427 22	
Interest due and accrued . . . . .	21 00	
Premiums in course of collection (gross) . . . . .	11,407 74	
Gross Assets . . . . .	<hr/>	\$273,092 55

## LIABILITIES.

Losses claimed and reported . . . . .	\$9,765 00	
Losses disputed or resisted . . . . .	1,000 00	
Unearned premiums on outstanding risks . . . . .	38,157 81	
Due and accrued for rent, salaries, etc. . . . .	500 00	
Commissions and brokerage . . . . .	900 00	
Gross Liabilities, except Capital . . . . .	<hr/>	50,322 81
Surplus as regards policy-holders . . . . .		\$222,769 74
Paid-up Capital . . . . .		200,000 00
		<hr/>
Surplus over Capital . . . . .		\$22,769 74

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\* Value of lands mortgaged . . . . . \$22,000 00  
Value of buildings thereon . . . . . 40,000 00  
Amount of insurance held as collateral . . . . . 28,800 00

## INCOME.

Cash received for fire premiums . . .	\$87,579 56	
Deduct re-insurance and return premiums . .	12,238 27	
Net cash received for fire premiums . . .		\$75,341 29
Cash received for marine and inland premiums . . .		406 25
Interest received on bonds and mortgages . . . .		1,581 12
Interest and dividends received from all other sources . .		10,418 41
Income from other sources . . . . .		235 68
Gross Cash Income . . . . .		\$87,982 75

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$36,880 57
Cash dividends paid . . . . .	14,000 00
Cash paid for commissions and brokerage . . . .	14,517 06
for salaries of officers and employés . . . .	17,285 00
for state and local taxes . . . . .	583 53
for interest on borrowed money . . . . .	566 49
for incidentals . . . . .	7,831 82
Gross Cash Expenditures . . . . .	\$91,664 47

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . .	\$10,381,716 00	\$66,739 34
Fire risks written during 1879 . . . .	13,701,384 00	87,579 56
Total . . . . .	\$24,083,100 00	\$154,318 90
Deduct risks expired and terminated . . . .	13,677,466 00	77,608 88
In force at end of year . . . . .	\$10,405,634 00	\$76,710 02
Deduct amount re-insured . . . . .	423,829 00	2,960 45
Net amount in force . . . . .	\$9,981,805 00	\$73,749 57
Marine risks outstanding Dec. 31, 1878 . .	\$16,250 00	\$593 75
Marine risks written during 1879 . . . .	15,500 00	600 00
Total . . . . .	\$31,750 00	\$1,193 75
Deduct risks expired and terminated . . . .	18,000 00	787 50
In force at end of year . . . . .	\$13,750 00	\$406 25

## MISCELLANEOUS.

Premiums received from organization of company . .	\$1,181,469 00
Losses paid from organization of company . . . .	701,046 00
Cash dividends declared from organization of company . .	185,000 00
Dividends declared during the year (7 per cent) . . .	14,000 00
Fire losses incurred during the year . . . . .	41,726 00
Company's stock owned by directors . . . . .	79,000 00

## HANOVER FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1852. Commenced business April, 1852.]

PAID-UP CAPITAL, \$500,000.

BENJAMIN S. WALCOTT, *President*.*Secretary*, I. R. LANE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$1,100,000 00	\$1,154,007 50
Brooklyn city bonds . . . . .	50,000 00	58,100 00
Connecticut state bonds . . . . .	20,000 00	21,400 00
New York Central Railroad bonds . . . . .	30,000 00	31,275 00
New York and Harlem Railroad bonds . . . . .	25,000 00	31,375 00
75 shares Metropolitan National Bank . . . . .	7,500 00	9,937 50
150 " American Exchange Nat'l Bank . . . . .	15,000 00	17,100 00
100 " Central Trust Company . . . . .	10,000 00	11,500 00
	<hr/>	<hr/>
	\$1,257,500 00	\$1,334,695 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Hanover National Bank . . . . .	\$2,825 00	\$1,500 00
United States bonds . . . . .	6,438 06	5,800 00
Brooklyn Park loan . . . . .	6,100 00	5,000 00
44 shares Manhattan Company . . . . .	2,970 00	5,000 00
10 " New York Life and Trust Company, . . . . .	3,600 00	
	<hr/>	<hr/>
	\$21,933 06	\$17,300 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$2,725 95
Loans on mortgage of real estate (first liens*), . . . . .	164,750 00
Interest due or accrued thereon . . . . .	1,173 53
Stocks and bonds, as per schedule . . . . .	1,334,695 00
Loans on collateral security, as per schedule . . . . .	17,300 00
Cash in the office of the company . . . . .	12,898 37
Cash deposited in various banks . . . . .	51,011 98
Interest due and accrued . . . . .	2,015 93
Premiums in course of collection (net) . . . . .	64,129 81
Gross Assets . . . . .	<hr/> \$1,650,700 57
Deduct special deposits in other states . . . . .	34,125 00
	<hr/>
Balance . . . . .	\$1,616,575 57

\* Value of lands mortgaged . . . . . \$142,000 00  
Value of buildings thereon . . . . . 213,000 00  
Amount of insurance held as collateral . . . . . 167,450 00

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$21,401 15	
claimed and reported . . . . .	27,574 63	
disputed or resisted . . . . .	27,689 34	
	<hr/>	
Total amount of losses . . . . .	\$76,665 12	
Less re-insurance . . . . .	47 00	
	<hr/>	
Net amount of unpaid losses . . . . .	\$76,618 12	
Unearned premiums on outstanding risks . . . . .	388,137 24	
	<hr/>	
Gross Liabilities, except Capital . . . . .	\$464,755 36	
Deduct liabilities on special deposits . . . . .	7,333 06	
	<hr/>	\$457,422 30
		<hr/>
Surplus as regards policy-holders . . . . .	\$1,159,153 27	
Paid-up Capital . . . . .	500,000 00	
	<hr/>	
Surplus over Capital . . . . .	\$659,153 27	

## INCOME.

Cash received for fire premiums . . . . .	\$626,242 92	
Deduct re-insurance and return premiums . . . . .	50,197 39	
Net cash received for fire premiums . . . . .	<hr/>	\$576,045 53
Interest received on bonds and mortgages . . . . .	11,368 25	
Interest and dividends received from all other sources . . . . .	61,510 70	
	<hr/>	
Gross Cash Income . . . . .	\$648,924 48	

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$312,772 46	
Deduct salvage and re-insurance . . . . .	8,864 21	
Net cash paid for fire losses . . . . .	<hr/>	\$303,908 25
Cash dividends paid . . . . .	100,000 00	
Cash paid for commissions and brokerage . . . . .	95,267 26	
for salaries of officers and employés . . . . .	46,410 32	
for state and local taxes . . . . .	17,617 48	
for incidentals . . . . .	112,765 78	
	<hr/>	
Gross Cash Expenditures . . . . .	\$675,969 09	

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$86,460,100 00	\$853,171 52
Fire risks written during 1879 . . . . .	76,627,113 00	605,445 04
	<hr/>	<hr/>
Total . . . . .	\$163,087,213 00	\$1,458,616 56
Deduct risks expired and terminated . . . . .	76,614,433 00	656,258 47
	<hr/>	<hr/>
In force at end of year . . . . .	\$86,472,780 00	\$802,358 09
Deduct amount re-insured . . . . .	1,605,339 00	10,202 57
	<hr/>	<hr/>
Net amount in force . . . . .	\$84,867,441 00	\$792,155 52

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$10,052,514 00
Losses paid from organization of company . . .	5,227,700 24
Cash dividends declared from organization of company . .	984,500 00
Dividends declared during the year (20 per cent) . . .	100,000 00
Fire losses incurred during the year . . . . .	306,577 62
Company's stock owned by directors . . . . .	148,000 00

HARTFORD FIRE INSURANCE COMPANY, HARTFORD,  
CONN.

[Incorporated May, 1810. Commenced business August, 1810.]

PAID-UP CAPITAL, \$1,250,000.

GEORGE L. CHASE, *President*.*Secretary*, J. D. BROWNE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Hartford National Bank, Hartford . . .	\$51,100 00	\$77,672 00
Phoenix National Bank, Hartford . . .	46,700 00	71,451 00
Connecticut River Bank, Hartford . . .	3,000 00	3,500 00
American National Bank, Hartford . . .	15,000 00	19,200 00
Charter Oak National Bank, Hartford . . .	20,000 00	25,800 00
Farmers' and Mechanics' Nat'l B'k, Hartford,	18,200 00	22,204 00
Mercantile National Bank, Hartford . . .	15,000 00	18,450 00
First National Bank, Hartford . . . . .	17,200 00	18,920 00
Ætna National Bank, Hartford . . . . .	31,500 00	38,430 00
City National Bank, Hartford . . . . .	20,800 00	18,304 00
Conn. Trust and Safe Deposit Co., Hartford .	23,000 00	17,250 00
American Exchange Nat'l Bank, New York .	20,000 00	22,400 00
National Bank of Commerce, New York . .	10,000 00	13,500 00
Importers' and Traders' Nat'l B'k, New York,	30,000 00	65,100 00
Bank of America, New York . . . . .	30,000 00	44,100 00
Manhattan Company Bank, New York . . .	10,000 00	14,500 00
Merchants' National Bank, New York . . .	16,700 00	21,376 00
Union National Bank, New York . . . . .	8,000 00	11,840 00
Bank of North America, New York . . . .	7,000 00	5,950 00
Metropolitan National Bank, New York . .	22,500 00	29,925 00
Blackstone National Bank, Boston . . . .	10,600 00	11,342 00
National Bank of Commerce, Boston . . .	3,200 00	3,560 00
Second National Bank, Boston . . . . .	10,900 00	15,750 50
Hide and Leather National Bank, Boston . .	2,400 00	2,694 00
Atlantic National Bank, Boston . . . . .	3,900 00	5,460 00
First National Bank, Boston . . . . .	10,000 00	18,050 00
Boylston National Bank, Boston . . . . .	12,500 00	13,812 50
Merchants' Bank (in liquidation), St. Louis .	10,000 00	3,200 00
Union National Bank, Albany . . . . .	6,200 00	6,820 00
First National Bank, Albany . . . . .	3,300 00	4,950 00
Montreal Bank, Montreal . . . . .	30,000 00	42,000 00
Ontario Bank, Bowmansville . . . . .	13,000 00	9,300 00

Connecticut River Company . . . .	\$12,000 00	\$3,000 00
Connecticut River Railroad . . . .	2,000 00	2,800 00
New York, New Haven, and Hartford R.R. .	70,000 00	112,000 00
United States registered 1881 bonds, 6s .	56,800 00	60,492 00
United States gold bonds, 4½s . . . .	200,000 00	213,000 00
Tennessee state bonds, 6s . . . .	33,000 00	10,890 00
Alabama state bonds (class A) . . . .	10,000 00	5,350 00
South Carolina consols . . . . .	14,605 00	12,414 25
Toledo (O.) water works bonds, 8s . . .	5,000 00	5,250 00
Watertown (N.Y.) town bonds, 7s . . .	3,500 00	3,500 00
Harlem R. and P't Ches. R.R. Co. (guar.) 7s,	50,000 00	60,000 00
City of New Brunswick (N.J.) bonds, 7s .	45,000 00	47,250 00
Pawtucket (R.I.) town bonds, 7s . . . .	75,000 00	87,000 00
Dubuque (Io.) city bonds, 6s . . . .	25,000 00	25,000 00
Des Moines (Io.) city bonds, 7s . . . .	50,000 00	50,000 00
Oswego (N.Y.) city certificates, 7s . . .	20,000 00	20,000 00
	<hr/>	<hr/>
	\$1,203,605 00	\$1,414,757 25

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$630,175 60	
Loans on mortgage of real estate (first liens*),	773,324 40	
Interest due or accrued thereon . . . .	34,662 58	
Stocks, bonds, etc., as per schedule . . .	1,414,757 25	
Cash in the office of the company . . . .	1,497 44	
Cash deposited in various banks . . . .	346,842 97	
Interest due and accrued . . . . .	2,159 62	
Premiums in course of collection (gross) .	241,695 57	
Rents due and accrued . . . . .	1,907 47	
Non-resident tax . . . . .	9,016 00	
Gross Assets . . . . .	<hr/>	\$3,456,038 90
Deduct special deposits in other states . .	131,438 00	
Balance . . . . .		<hr/>
		\$3,324,600 90

## LIABILITIES.

Losses claimed and reported . . . . .	\$84,528 03	
Losses disputed or resisted . . . . .	39,578 43	
Unearned premiums on outstanding risks .	1,110,629 26	
Commissions and brokerage . . . . .	35,886 00	
Gross Liabilities, except Capital . . . .	\$1,270,621 72	
Deduct liabilities on special deposits . . .	67,230 55	
	<hr/>	1,203,391 17
Surplus as regards policy-holders . . . .	\$2,121,209 73	
Paid-up Capital . . . . .	1,250,000 00	
Surplus over Capital . . . . .		<hr/>
		\$871,209 73

\* Value of lands mortgaged . . . . . \$900,000 00  
Value of buildings thereon . . . . . 867,000 00  
Amount of insurance held as collateral . . . . . 603,000 00

## INCOME.

Cash received for fire premiums . . .	\$1,558,533 10
Deduct re-insurance and return premiums . . .	98,498 98
Net cash received for fire premiums . . .	<u>\$1,460,124 12</u>
Interest received on bonds and mortgages . . . . .	49,972 04
Interest and dividends received from all other sources . . .	100,655 85
Income from rents . . . . .	17,953 68
	<u></u>
Gross Cash Income . . . . .	\$1,628,705 69

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$860,444 88
Cash dividends paid . . . . .	250,000 00
Cash paid for commissions and brokerage . . . . .	212,422 48
for salaries of officers and employés . . . . .	119,137 64
for state and local taxes . . . . .	33,556 56
for incidentals . . . . .	110,843 60
	<u></u>
Gross Cash Expenditures . . . . .	\$1,586,405 16

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . .	\$188,039,953 00	\$2,162,188 13
Fire risks written during 1879 . . .	151,442,247 00	1,558,533 10
	<u></u>	<u></u>
Total . . . . .	\$339,482,200 00	\$3,720,721 23
Deduct risks expired and terminated . . .	142,436,662 00	1,529,208 38
	<u></u>	<u></u>
In force at end of year . . . . .	\$197,045,538 00	\$2,191,512 85

## MISCELLANEOUS

Premiums received from organization of company . . .	\$35,680,633 68
Losses paid from organization of company . . .	22,906,256 10
Cash dividends declared from organization of company . . .	3,813,100 00
Dividends declared during the year (20 per cent) . . .	250,000 00
Fire losses incurred during the year . . . . .	820,644 35
Company's stock owned by directors . . . . .	170,200 00

## HOFFMAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated May 4, 1864. Commenced business May 4, 1864.]

PAID-UP CAPITAL, \$200,000.

MARCUS F. HODGES, *President*.*Secretary*, JOHN D. MACINTYRE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$120,000 00	\$124,562 50
New York Cent. and Hud. Riv. R.R. bonds . . . . .	20,000 00	26,000 00
American Exchange Bank stock . . . . .	10,000 00	11,400 00
Bank of the Metropolis stock . . . . .	7,500 00	8,250 00
	<hr/>	<hr/>
	\$157,500 00	\$170,212 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
9 shares Bank of New York . . . . .	\$1,260 00	\$950 00
29 “ Star Fire Insurance Company . . . . .	3,132 00	1,800 00
United States bonds . . . . .	1,040 00	1,000 00
	<hr/>	<hr/>
	\$5,432 00	\$3,750 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$28,794 43	
Loans on mortgage of real estate (first liens*), . . . . .	106,993 00	
Interest due or accrued thereon . . . . .	3,502 01	
Stocks, bonds, etc., as per schedule . . . . .	170,212 50	
Loans on collateral security, as per schedule . . . . .	3,750 00	
Cash in the office of the company . . . . .	2,740 40	
Cash deposited in various banks . . . . .	12,919 34	
Interest due and accrued . . . . .	526 00	
Premiums in course of collection (gross) . . . . .	9,340 40	
Gross Assets . . . . .	<hr/>	\$338,778 08

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$7,086 29	
Losses claimed and reported . . . . .	7,995 00	
	<hr/>	
Total amount of losses . . . . .	\$15,081 29	
Less re-insurance . . . . .	760 42	
	<hr/>	
Net amount of unpaid losses . . . . .	\$14,320 87	
Unearned premiums on outstanding risks . . . . .	69,042 12	
Commissions and brokerage . . . . .	804 70	
Return premiums . . . . .	74 31	
Gross Liabilities, except Capital . . . . .	<hr/>	84,242 00
	<hr/>	
Surplus as regards policy-holders . . . . .		\$254,536 08
Paid-up Capital . . . . .		200,000 00
		<hr/>
Surplus over Capital . . . . .		\$54,536 08

\* Value of lands mortgaged . . . . . \$85,000 00  
Value of buildings thereon . . . . . 109,500 00  
Amount of insurance held as collateral . . . . . 89,000 00

## INCOME.

Cash received for fire premiums . . .	\$147,357 33	
Deduct re-insurance and return premiums . .	17,421 94	
Net cash received for fire premiums . . .	<u>          </u>	\$129,935 39
Cash received for marine and inland premiums . . .		125 00
Interest received on bonds and mortgages . . .		8,160 22
Interest and dividends received from all other sources . .		7,799 95
Income from rents . . . . .		2,024 50
Gross Cash Income . . . . .		<u>\$148,045 06</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$96,108 70	
Deduct salvage and re-insurance . . . . .	3,403 04	
Net cash paid for fire losses . . . . .	<u>          </u>	\$92,705 66
Cash dividends paid . . . . .		20,000 00
Cash paid for commissions and brokerage . . . . .		21,879 96
for salaries of officers and employés . . . . .		19,393 93
for state and local taxes . . . . .		6,207 62
for incidentals . . . . .		19,852 30
Gross Cash Expenditures . . . . .		<u>\$180,039 47</u>

## RISKS AND PREMIUMS.

## Premiums.

Fire risks outstanding Dec. 31, 1878 . . .	\$13,856,465 00	\$138,488 37
Fire risks written during 1879 . . . . .	16,713,959 00	148,307 37
Total . . . . .	<u>\$30,570,424 00</u>	<u>\$286,795 74</u>
Deduct risks expired and terminated . . . . .	16,267,165 00	146,325 53
In force at end of year . . . . .	<u>\$14,303,259 00</u>	<u>\$140,470 21</u>
Deduct amount re-insured . . . . .	363,961 00	3,229 74
Net amount in force . . . . .	<u>\$13,939,298 00</u>	<u>\$137,240 47</u>
Marine risks outstanding Dec. 31, 1878 . . .	\$2,500 00	\$125 00
Marine risks written during 1879 . . . . .	2,500 00	125 00
Total . . . . .	<u>\$5,000 00</u>	<u>\$250 00</u>
Deduct risks expired and terminated . . . . .	2,500 00	125 00
In force at end of year . . . . .	<u>\$2,500 00</u>	<u>\$125 00</u>

## MISCELLANEOUS.

Premiums received from organization of company . .	\$2,110,117 62
Losses paid from organization of company . . . .	1,342,101 20
Cash dividends declared from organization of company . .	150,000 00
Dividends declared during the year (10 per cent) . . .	20,000 00
Fire losses incurred during the year . . . . .	90,835 19
Company's stock owned by directors . . . . .	60,900 00

## HOME INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1853. Commenced business April 13, 1853.]

PAID-UP CAPITAL, \$3,000,000.

CHARLES J. MARTIN, *President*.*Secretary*, JOHN H. WASHBURN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$3,000,000 00	\$3,184,125 00
Mississippi state warrants . . . . .	20,000 00	20,000 00
New York city bonds . . . . .	35,000 00	37,100 00
Brooklyn city bonds . . . . .	87,700 00	108,309 50
Watertown city bonds . . . . .	70,000 00	72,450 00
100 shares Hanover National Bank . . . . .	10,000 00	11,000 00
200 " American Exchange National Bank, . . . . .	20,000 00	22,400 00
80 " Fourth National Bank . . . . .	8,000 00	8,400 00
125 " St. Nicholas National Bank . . . . .	12,500 00	13,000 00
225 " Metropolitan National Bank . . . . .	22,500 00	29,925 00
200 " Mercantile National Bank . . . . .	20,000 00	16,000 00
300 " Merchants' Exchange Nat'l Bank . . . . .	15,000 00	11,550 00
160 " Chatham National Bank . . . . .	4,000 00	4,000 00
200 " National Bank of the Republic . . . . .	20,000 00	23,600 00
100 " National Bank of Commerce . . . . .	10,000 00	13,200 00
150 " Nat'l Butchers' and Drovers' Bank, . . . . .	3,750 00	3,787 50
200 " Bank of America . . . . .	20,000 00	29,400 00
200 " Manhattan Company . . . . .	10,000 00	14,500 00
	<hr/>	<hr/>
	\$3,388,450 00	\$3,622,747 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares St. Nicholas National Bank . . . . .	\$1,040 00	\$400 00
United States bonds . . . . .	5,168 75	4,750 00
3 shares New Jersey Zinc Company . . . . .	90 00	
227 " Union Trust Company . . . . .	34,050 00	23,500 00
10 " St. Nicholas National Bank . . . . .	1,040 00	
100 " N. Y. Central and H. R. R.R. . . . .	12,900 00	5,700 00
457 " Long Island Bank . . . . .	22,850 00	18,000 00
100 " Morris and Essex Railroad . . . . .	5,100 00	2,000 00
United States bonds . . . . .	3,609 37	3,100 00
Columbus and Hocking Valley R.R. bonds . . . . .	900 00	750 00
United States bonds . . . . .	3,609 37	3,000 00
2 shares Fourth National Bank . . . . .	210 00	170 00
Winona and St. Peter Railroad bonds . . . . .	2,080 00	1,500 00
11 shares National Bank of Commerce . . . . .	1,452 00	1,000 00
49 " New Haven County Bank . . . . .	539 00	1,300 00
New Haven and Northampton Railroad bonds, . . . . .	1,200 00	
200 shares National Bank of the Republic . . . . .	23,600 00	15,000 00
7 " City Bank of New Haven . . . . .	1,050 00	500 00
100 " Lake Shore and Michigan So. R.R. . . . .	10,000 00	7,000 00
35 " Importers' and Traders' Nat'l B'k, . . . . .	7,350 00	



## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$55,638 46	
claimed and reported . . . . .	148,286 89	
disputed or resisted . . . . .	50,829 37	
Total amount of losses . . . . .	\$254,754 72	
Less re-insurance . . . . .	5,989 91	
Net amount of unpaid losses . . . . .	\$248,764 81	
Unearned premiums on outstanding risks . . . . .	1,841,438 00	
Gross Liabilities, except Capital . . . . .	\$2,090,202 81	
Deduct liabilities on special deposits . . . . .	77,626 35	
	<u>\$2,012,576 46</u>	
Surplus as regards policy-holders . . . . .	\$4,290,541 65	
Paid-up Capital . . . . .	3,000,000 00	
Surplus over Capital . . . . .	\$1,290,541 65	

## INCOME.

Cash received for fire premiums . . . . .	\$2,845,923 00	
Deduct re-insurance and return premiums . . . . .	325,982 76	
Net cash received for fire premiums . . . . .	<u>\$2,519,940 24</u>	
Interest received on bonds and mortgages . . . . .	139,235 87	
Interest and dividends received from all other sources . . . . .	193,642 97	
Gross Cash Income . . . . .	\$2,852,819 08	

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$1,536,342 67	
Deduct salvage and re-insurance . . . . .	43,129 35	
Net cash paid for fire losses . . . . .	<u>\$1,493,213 32</u>	
Cash dividends paid . . . . .	300,000 00	
Cash paid for commissions and brokerage . . . . .	456,721 91	
for salaries of officers and employés . . . . .	244,752 90	
for state and local taxes . . . . .	79,453 74	
for incidentals . . . . .	228,427 82	
Gross Cash Expenditures . . . . .	\$2,802,569 69	

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$344,131,435 00	\$3,464,353 00
Fire risks written during 1879 . . . . .	324,052,438 00	2,845,923 00
Total . . . . .	\$668,183,873 00	\$6,310,276 00
Deduct risks expired and terminated . . . . .	311,972,939 00	2,571,620 28
In force at end of year . . . . .	\$356,210,934 00	\$3,738,655 72
Deduct amount re-insured . . . . .	6,418,944 00	79,531 72
Net amount in force . . . . .	\$349,791,990 00	\$3,659,124 00

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$48,407,411 12
Losses paid from organization of company . . .	29,980,583 55
Cash dividends declared from organization of company . .	4,915,000 00
Dividends declared during the year (10 per cent) . . .	300,000 00
Fire losses incurred during the year . . . . .	1,502,455 49
Company's stock owned by directors . . . . .	423,400 00

## HOWARD INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1825. Commenced business April 19, 1825.]

PAID-UP CAPITAL, \$500,000.

HENRY A. OAKLEY, *President*.*Secretary*, CHARLES A. HULL.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$400,000 00	\$452,675 00
New York city and county bonds . . . . .	25,000 00	26,900 00
Delaware and Hudson Canal Co. bonds . . . . .	30,000 00	32,100 00
United New Jersey R. R. and Canal bonds . . . . .	4,000 00	4,800 00
National Bank of Commerce stock . . . . .	2,800 00	3,920 00
Metropolitan National Bank stock . . . . .	7,500 00	10,500 00
American Exchange National Bank stock . . . . .	16,000 00	18,400 00
Merchants' National Bank stock . . . . .	650 00	845 00
Phenix National Bank stock . . . . .	2,800 00	2,660 00
Manhattan Gas-Light Company bonds . . . . .	2,500 00	3,500 00
New York Gas-Light Company bonds . . . . .	5,000 00	4,050 00
	<hr/>	<hr/>
	\$496,250 00	\$560,350 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
10 shares Manhattan Company . . . . .	\$1,450 00	\$500 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$115,000 00
Loans on mortgage of real estate (first liens*),	38,475 00
Interest due or accrued thereon . . . . .	1,098 17
Stocks and bonds, as per schedule . . . . .	560,350 00
Loans on collateral security, as per schedule . .	500 00
Cash in the office of the company . . . . .	4,568 92
Cash deposited in Manhattan Co.'s Bank . . .	4,693 15
Interest due and accrued . . . . .	2,918 50
Premiums in course of collection (net) . . .	18,324 12
Rents due and accrued . . . . .	477 09
Gross Assets . . . . .	<hr/>
	\$746,404 95

\* Value of lands mortgaged . . . . . \$56,800 00  
 Value of buildings thereon . . . . . 66,000 00  
 Amount of insurance held as collateral . . . . . 21,500 00

## LIABILITIES.

Losses claimed and reported . . . .	\$9,230 69
Losses disputed or resisted . . . .	4,600 00
Unearned premiums on outstanding risks . .	115,758 50
Gross Liabilities, except Capital . .	<u>\$129,589 19</u>
Surplus as regards policy-holders . . . .	\$616,815 76
Paid-up Capital . . . . .	<u>500,000 00</u>
Surplus over Capital . . . . .	\$116,815 76

## INCOME.

Cash received for fire premiums . . . .	\$222,906 99
Deduct re-insurance and return premiums . .	22,267 42
Net cash received for fire premiums . .	<u>\$200,639 57</u>
Cash received for marine and inland premiums . . . .	20 42
Interest received on bonds and mortgages . . . .	2,175 58
Interest and dividends received from all other sources . .	29,571 18
Income from rents . . . . .	<u>3,864 58</u>
Gross Cash Income . . . . .	236,271 33

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$131,973 83
Deduct salvage and re-insurance . . . .	64 15
Net cash paid for fire losses . . . . .	<u>\$131,909 68</u>
Cash dividends paid . . . . .	25,000 00
Cash paid for commissions and brokerage . . . . .	28,716 45
for salaries of officers and employes . . . . .	36,070 62
for state and local taxes . . . . .	9,425 16
for interest on borrowed money . . . . .	826 36
for incidentals . . . . .	<u>24,221 25</u>
Gross Cash Expenditures . . . . .	\$256,169 52

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . .	\$23,844,854 00	\$201,075 77
Fire risks written during 1879 . . . .	29,682,802 00	222,726 28
Total . . . . .	<u>\$53,527,656 00</u>	<u>\$423,802 05</u>
Deduct risks expired and terminated . . . .	26,672,777 00	190,922 61
In force at end of year . . . . .	<u>\$26,854,879 00</u>	<u>\$232,879 44</u>
Deduct amount re-insured . . . . .	877,285 00	6,273 59
Net amount in force . . . . .	<u>\$25,977,594 00</u>	<u>\$226,605 85</u>
Marine risks written during 1879 . . . .	\$1,728 00	\$20 40
Deduct risks expired and terminated . . . .	4,728 00	20 40

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$6,617,554 00
Losses paid from organization of company . . .	4,448,729 00
Cash dividends declared from organization of company . . .	2,030,875 00
Dividends declared during the year (5 per cent) . . .	25,000 00
Fire losses incurred during the year . . .	119,431 25
Company's stock owned by directors . . .	71,500 00

## PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PENN.

[Incorporated April 14, 1794. Commenced business 1792.]

PAID-UP CAPITAL, \$2,000,000.

CHARLES PLATT, *President*.*Secretary*, MATTHIAS MARIS.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . .	\$1,000,000 00	\$1,032,000 00
Baltimore city loan . . . .	400,000 00	415,000 00
Pennsylvania state loan . . . .	509,000 00	571,905 00
New Jersey state bonds . . . .	54,000 00	58,320 00
Delaware state bonds . . . .	10,000 00	11,000 00
Connecticut state bonds . . . .	52,000 00	57,200 00
South Carolina state bonds . . . .	11,000 00	4,950 00
Philadelphia city bonds, 6s . . . .	100,000 00	119,000 00
Pittsburg city bonds, 7s . . . .	15,000 00	17,400 00
Cincinnati city bonds . . . .	60,000 00	67,030 00
Indianapolis city bonds, 7 $\frac{3}{10}$ s . . . .	30,000 00	31,800 00
Hartford city bonds, 6s . . . .	50,000 00	55,000 00
Rochester city bonds, 7s . . . .	25,000 00	28,500 00
Fall River city bonds, 5s (gold) . . . .	30,000 00	31,800 00
Toledo city bonds, 8s . . . .	21,000 00	23,100 00
Harrisburg city bonds, 6s . . . .	15,000 00	15,750 00
Providence city bonds, 4s (gold) . . . .	25,000 00	27,000 00
Newark city bonds, 4s . . . .	20,000 00	22,800 00
Cleveland city bonds, 7s . . . .	36,500 00	40,880 00
Boston city bonds, 6s . . . .	200,000 00	232,000 00
Williamsport city bonds, 6s . . . .	3,000 00	2,400 00
Dayton city bonds, 8s . . . .	11,000 00	12,320 00
Burlington city bonds, 8s . . . .	12,000 00	13,440 00
Bellefonte borough bonds, 6s . . . .	6,000 00	6,000 00
Pennsylvania R.R. Co. mortgage bonds, 6s . . . .	50,000 00	50,000 00
Delaware Railroad loan, guaranteed . . . .	25,000 00	27,250 00
Chesapeake and Delaware Canal Co. bonds, 6s, . . . .	37,000 00	29,970 00

North Pennsylvania Railroad bonds . .	\$35,000 00	\$38,500 00
Belvidere and Delaware Railroad mort. bonds,	50,000 00	55,000 00
Delaware Division Canal Company bonds, 6s .	15,000 00	14,250 00
Delaware and Raritan Canal Co. and C. and A. R.R. and Transportation Company .	11,000 00	12,210 00
Lehigh Coal and Navigation Company bonds .	11,750 00	11,162 50
Lehigh Valley Railroad Company bonds .	75,000 00	85,625 00
Penn. and N. Y. Canal and R.R. bonds, guar.	30,000 00	35,400 00
Phila. and Reading Railroad Company bonds,	83,000 00	93,110 00
Penn. Railroad Co. consol. mortgage bonds .	100,000 00	110,000 00
Lehigh Valley Railroad Co. mortgage bonds .	50,000 00	57,500 00
Little Schuylkill Nav. and R.R. Co. bonds .	30,000 00	31,200 00
Philadelphia and Reading Railroad Co. bonds,	50,000 00	51,500 00
William Cramp & Sons' dry docks bonds .	28,000 00	28,000 00
Phila., Wil., and Baltimore Railroad bonds .	39,000 00	41,340 00
Steam-tug "North America" . . . .	54,543 05	54,543 05
100 shares Philadelphia National Bank . .	10,000 00	17,400 00
228 " Chesapeake and Del. Canal Co. .	11,400 00	1,140 00
300 " Phila., Ger., and Norristown R.R. .	15,000 00	30,600 00
50 " Sandy Hook Quarantine and C. I.		
Telegraph Company . . . . .	1,000 00	1,000 00
Mutual Insurance scrip . . . . .	15,590 00	15,590 00
	<hr/>	<hr/>
	\$3,522,783 05	\$3,788,885 55

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
1,365 shares Insurance Company No. America,	\$46,651 25	\$12,600 00
Catawissa Railroad bonds . . . . .	5,700 00	15,500 00
Schuylkill Navigation bonds . . . . .	2,050 00	
Harrisburg city bonds . . . . .	13,125 00	
1,000 shares Insurance Company No. America,	34,250 00	1,000 00
Philadelphia city bonds . . . . .	2,380 00	
9 shares Penn. Co. for Insurance on Lives,	2,295 00	1,400 00
5 " Pennsylvania Insurance Co. .	750 00	650 00
2,500 " Merchants' Life Insurance Co. .	2,500 00	350 00
	<hr/>	<hr/>
	\$109,701 25	\$31,500 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate .	\$147,162 97
Loans on mortgage of real estate (first liens*),	1,420,599 77
Interest due or accrued thereon . . . .	34,065 75
Stocks, bonds, etc., as per schedule . .	3,788,885 55
Loans on collateral security, as per schedule .	31,500 00
Cash deposited in various banks . . . .	554,239 73
Interest due and accrued . . . . .	4,334 02

\* Total value of property mortgaged . . . . . \$2,940,500 00  
Amount of insurance held as collateral . . . . . 830,625 00

## 266 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Premiums in course of collection (net) . . . . .	\$347,941 34
Notes taken for marine and inland risks . . . . .	263,011 05
Gross Assets . . . . .	<u>\$6,591,740 18</u>
Deduct special deposits in other states . . . . .	35,000 00
Balance . . . . .	<u>\$6,556,740 18</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$28,409 30
claimed and reported . . . . .	305,974 00
disputed or resisted . . . . .	15,616 70
Unearned premiums on outstanding risks . . . . .	1,461,314 52
Reclaimable on perpetual fire policies . . . . .	365,964 15
Gross Liabilities, except Capital . . . . .	<u>\$2,177,278 67</u>
Deduct liabilities on special deposits . . . . .	15,800 09
	<u>2,161,478 58</u>
Surplus as regards policy-holders . . . . .	\$4,395,261 60
Paid-up Capital . . . . .	<u>2,000,000 00</u>
Surplus over Capital . . . . .	\$2,395,261 60

## INCOME.

Cash received for fire premiums . . . . .	\$1,376,684 45
Deduct re-insurance and return premiums . . . . .	118,118 81
Net cash received for fire premiums . . . . .	<u>\$1,258,565 64</u>
Cash received for marine and inland prems. . . . .	\$2,364,047 78
Deduct re-insurance and return premiums . . . . .	428,364 24
Net cash rec'd for marine and inland prems. . . . .	<u>1,935,683 54</u>
Unpaid premium notes rec'd during the year . . . . .	\$263,011 05
Interest received on bonds and mortgages . . . . .	87,908 85
Interest and dividends received from all other sources . . . . .	200,839 51
Income from perpetual premiums . . . . .	15,525 82
Deposits received for perpetual fire risks . . . . .	28,418 24
Gross Cash Income . . . . .	<u>\$3,498,523 36</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$696,731 11
Deduct salvage and re-insurance . . . . .	14,001 47
Net cash paid for fire losses . . . . .	<u>\$682,729 64</u>
Cash paid for marine and inland losses . . . . .	\$1,942,967 12
Deduct salvage and re-insurance . . . . .	292,217 99
Net cash paid for marine and inland losses . . . . .	<u>1,650,749 13</u>
Cash dividends paid . . . . .	400,000 00
Cash paid for commissions and brokerage . . . . .	337,621 79
for salaries of officers and employes . . . . .	128,900 00
for state and local taxes . . . . .	116,052 08
for incidentals . . . . .	155,065 53
Deposits returned on perpetual fire risks . . . . .	\$12,892 47
Gross Cash Expenditures . . . . .	<u>\$3,471,118 17</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	. \$159,455,956 00	\$1,914,864 49
Fire risks written during 1879	. . 131,890,441 00	1,376,684 45
Total	. . . . . \$291,346,397 00	\$3,291,548 94
Deduct risks expired and terminated	. . 122,934,521 00	1,298,285 75
In force at end of year	. . . \$168,411,876 00	\$1,993,263 19
Perpetual risks in force	. . . . . \$13,678,813 00	
Marine risks outstanding Dec. 31, 1878	. \$6,248,218 00	\$290,632 26
Marine risks written 1879	. . . 252,297,681 00	2,364,047 78
Total	. . . . . \$258,545,899 00	\$2,654,680 04
Deduct risks expired and terminated	. . 230,979,800 00	2,208,814 28
In force at end of year	. . . \$27,566,099 00	\$445,865 76

## MISCELLANEOUS.

Premiums received from organization of company	. . \$77,000,000 00
Losses paid from organization of company	. . . 47,000,000 00
Cash dividends declared from organization of company	. . 10,050,000 00
Dividends declared during the year (20 per cent)	. . . 400,000 00
Fire losses incurred during the year	. . . . 685,168 28
Marine and inland losses incurred during the year	. . . 1,710,949 13
Company's stock owned by directors	. . . . . 235,690 00

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PENN.

[Incorporated April 18, 1794. Commenced business Nov. 5, 1794.]

PAID-UP CAPITAL, \$200,000.

HENRY D. SHERRERD, *President.* Secretary, JOS. H. HOLLINSHEAD.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Philadelphia Bank	. . . \$2,000 00	\$3,500 00
284 " Lehigh Valley Railroad Company	. . 14,200 00	14,910 00
20 " Philadelphia and So. Mail S. S. Co.	. . 2,500 00	40 00
5 " Susq. and York Turnpike Co.	. . 500 00	250 00
10 " Easton and W. Turnpike Co.	. . 250 00	100 00
Schuylkill Navigation Company bonds	. . 3,000 00	2,430 00
Chesapeake and Delaware Canal Co. bonds	. . 5,000 00	3,750 00
Lehigh Coal and Navigation Co. bonds	. . 10,000 00	10,600 00
Philadelphia city bonds	. . . . 30,000 00	35,850 00
Pennsylvania Railroad bonds	. . . . 15,000 00	15,100 00
Harrisburg, P., Mt. J., and L. R.R. bonds	. . 15,000 00	15,450 00
Camden and A. R. R. and Del. and R. Canal and T. Co. bonds	. . . . 5,000 00	5,550 00
North Pennsylvania Railroad bonds	. . 10,000 00	10,600 00

## 268 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

West Jersey Railroad bonds . . . .	\$30,000 00	\$30,000 00
Delano Land Company bonds . . . .	10,000 00	10,500 00
American Steamship Company bonds . .	10,000 00	10,100 00
United States bonds . . . . .	10,000 00	10,300 00
Railway Equipment Trust of Penn. bonds .	3,000 00	2,940 00
Mutual Insurance Company scrip . . .	244 50	122 25
40 shares Philadelphia and L. Turnpike Co. .	200 00	200 00
	<hr/>	<hr/>
	\$175,894 50	\$182,292 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
7 shares Car Trust Company, Pennsylvania .	\$7,000 00	\$8,000 00
Houston and Texas Central R.R. bonds . .	2,000 00	
North Pennsylvania Railroad bonds . . .	61,200 00	50,000 00
92 shares Continental Hotel Company . .	5,520 00	25,000 00
169 " North Pennsylvania Railroad . . .	8,450 00	
100 " Girard Life Insurance Company . .	4,000 00	
171 " Delaware Mutual Safety Ins. Co. . .	6,840 00	
International Navigation Company bonds . .	10,500 00	
500 shares Pennsylvania and N. Y. Canal R.R.	50,000 00	40,000 00
500 " North Pennsylvania Railroad . . .	25,000 00	18,000 00
625 " Lehigh Valley Railroad . . . . .	33,812 00	25,000 00
13 " Fall River Iron Works . . . . .	10,400 00	6,000 00
38 " American Linen Co., Fall River . .	15,200 00	12,000 00
Personal note (on demand) . . . . .	—	12,000 00
	<hr/>	<hr/>
	\$239,922 00	\$196,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$44,337 61	
Loans on mortgage of real estate (first liens *),	153,250 00	
Interest due or accrued thereon . . . .	4,640 50	
Stocks, bonds, etc., as per schedule . . .	182,292 25	
Loans on collateral security, as per schedule .	196,000 00	
Cash in the office of the company . . . .	449 32	
Cash deposited in Bank of North America .	35,458 93	
Interest due and accrued . . . . .	2,393 00	
Premiums in course of collection (gross) .	30,093 39	
Notes taken for marine and inland risks . .	11,622 13	
Re-insurance perpetual deposits . . . . .	1,600 00	
Gross Assets . . . . .	<hr/>	\$662,137 13

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$36,485 00
Unearned premiums on outstanding risks .	115,094 75
Reclaimable on perpetual fire policies . .	79,379 26
Dividends to stockholders unpaid . . . .	272 00
State and local taxes . . . . .	1,512 66

\* Value of lands mortgaged . . . . . \$118,300 00  
Value of buildings thereon . . . . . 178,200 00  
Amount of insurance held as collateral . . . . . 120,100 00

Commissions and brokerage . . . . .	\$4,225 12	
Book debts . . . . .	717 97	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$237,686 76
Surplus as regards policy-holders . . . . .		\$424,450 37
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$224,450 37

## INCOME.

Cash received for fire premiums . . . . .	\$159,336 72	
Deduct re-insurance and return premiums . . . . .	17,997 90	
Net cash received for fire premiums . . . . .	<u>          </u>	\$141,338 82
Cash received for marine and inland prems. . . . .	\$134,395 21	
Deduct re-insurance and return premiums . . . . .	47,476 19	
Net cash received for marine and inland prems. . . . .	<u>          </u>	86,919 02
Unpaid prem. notes rec'd during year . . . . .	\$11,622 13	
Interest received on bonds and mortgages . . . . .		11,410 00
Interest and dividends received from all other sources . . . . .		14,751 80
Profit on sale of stocks . . . . .		13,310 75
Miscellaneous . . . . .		595 86
Deposits received for perpetual fire risks . . . . .	\$1,377 62	
Gross Cash Income . . . . .		<u>\$268,326 25</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$115,640 80	
Deduct salvage and re-insurance . . . . .	3,156 64	
Net cash paid for fire losses . . . . .	<u>          </u>	\$112,484 16
Cash paid for marine and inland losses . . . . .	\$112,082 34	
Deduct salvage and re-insurance . . . . .	25,559 42	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	86,522 92
Cash dividends paid . . . . .		23,988 00
Cash paid for commissions and brokerage . . . . .		32,221 47
for salaries of officers and employés . . . . .		11,300 00
for state and local taxes . . . . .		4,949 62
for incidentals . . . . .		16,486 21
for loss on sale of stocks . . . . .		3,998 42
for repairs on real estate . . . . .		3,587 27
for book debts . . . . .		<u>2,074 01</u>
Gross Cash Expenditures . . . . .		\$297,612 08

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$16,982,870 00	\$149,044 15
Fire risks written during 1879 . . . . .	18,108,582 00	159,334 72
Total . . . . .	<u>\$35,091,452 00</u>	<u>\$308,378 87</u>
Deduct risks expired and terminated . . . . .	16,973,155 00	147,508 30
In force at end of year . . . . .	\$18,118,297 00	\$160,870 57
Deduct amount re-insured . . . . .	503,508 00	3,167 52
Net amount in force . . . . .	<u>\$17,614,789 00</u>	<u>\$157,703 05</u>

# 270 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Marine risks outstanding Dec. 31, 1878 . . . . .	\$1,703,321 00	\$38,350 61
Marine risks written during 1879 . . . . .	11,713,993 00	134,395 21
Total . . . . .	\$13,417,314 00	\$172,745 82
Deduct risks expired and terminated . . . . .	11,296,772 00	132,888 59
In force at end of year . . . . .	\$2,120,542 00	\$39,857 23
Deduct amount re-insured . . . . .	186,870 00	3,925 91
Net amount in force . . . . .	\$1,933,672 00	\$35,931 32

## MISCELLANEOUS.

Losses paid from organization of company . . . . .	\$13,329,531
Cash dividends declared from organization of company . . . . .	3,908,406
Dividends declared during the year (12 per cent) . . . . .	24,000 00
Fire losses incurred during the year . . . . .	115,437 16
Marine and inland losses incurred during the year . . . . .	86,646 92
Company's stock owned by directors . . . . .	26,200 00

## IRVING INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 30, 1872. Commenced business April 30, 1872.]

PAID-UP CAPITAL, \$200,000.

MARTIN L. CROWELL, *President.* Acting Secretary, WM. A. MAGARICAL.

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$38,200 00
Interest due or accrued thereon . . . . .	213 68
United States bonds . . . . .	200,422 50
Cash in the office of the company . . . . .	1,193 81
Cash deposited in Irving National Bank . . . . .	1,008 14
Premiums in course of collection (gross) . . . . .	6,783 80
Premiums more than 3 months due, \$122 54 . . . . .	
Gross Assets . . . . .	\$247,821 93

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$2,128 23
claimed and reported . . . . .	4,127 63
disputed or resisted . . . . .	300 00
Unearned premiums on outstanding risks . . . . .	33,507 85
Dividends to stockholders unpaid . . . . .	325 50

\* Value of lands mortgaged . . . . . \$58,500 00  
Value of buildings thereon . . . . . 55,500 00  
Amount of insurance held as collateral . . . . . 41,550 00

Due and accrued for rent, salaries, etc. . . . .	\$500 00	
Commissions and brokerage . . . . .	444 72	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$41,333 93
Surplus as regards policy-holders . . . . .		\$206,488 00
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$6,488 00

## INCOME.

Cash received for fire premiums . . . . .	\$69,204 72	
Deduct re-insurance and return premiums . . . . .	3,366 44	
Net cash received for fire premiums . . . . .	<u>          </u>	\$65,838 28
Interest received on bonds and mortgages . . . . .		3,168 30
Interest and dividends received from all other sources . . . . .		11,528 62
Income from sale of stock . . . . .		<u>300 00</u>
Gross Cash Income . . . . .		\$80,835 20

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$49,203 46	
Deduct salvage and re-insurance . . . . .	241 64	
Net cash paid for fire losses . . . . .	<u>          </u>	\$48,961 82
Cash dividends paid . . . . .		16,674 50
Cash paid for commissions and brokerage . . . . .		10,147 85
for salaries of officers and employés . . . . .		7,600 00
for state and local taxes . . . . .		2,322 60
for incidentals . . . . .		<u>8,234 73</u>
Gross Cash Expenditures . . . . .		\$93,941 50

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$7,112,418 00	\$66,507 21
Fire risks written during 1879 . . . . .	8,623,232 00	<u>70,357 02</u>
Total . . . . .	\$15,735,650 00	\$136,864 23
Deduct risks expired and terminated . . . . .	8,570,027 00	<u>69,466 10</u>
In force at end of year . . . . .	\$7,165,623 00	\$67,398 13
Deduct amount re-insured . . . . .	35,562 00	<u>275 47</u>
Net amount in force . . . . .	\$7,130,061 00	\$67,122 66

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$711,847 12
Losses paid from organization of company . . . . .	421,260 61
Cash dividends declared from organization of company . . . . .	137,000 00
Dividends declared during the year (8½ per cent) . . . . .	17,000 00
Fire losses incurred during the year . . . . .	49,008 14
Company's stock owned by directors . . . . .	<u>88,600 00</u>

KNICKERBOCKER FIRE INSURANCE COMPANY,  
NEW YORK, N.Y.

[Incorporated 1787. Commenced business 1787.]

PAID-UP CAPITAL, \$280,000.

PETER V. KING, *President.*

*Secretary,* EDMUND W. ALBRO.

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$100,000 00	
Loans on mortgage of real estate (first liens*),	61,829 50	
Interest due or accrued thereon . . .	1,071 33	
United States bonds . . .	159,087 50	
Cash in the office of the company . . .	435 46	
Cash deposited in various banks . . .	8,227 15	
Premiums in course of collection (gross) . .	3,705 03	
Rents due and accrued . . .	650 00	
Gross Assets . . .	—————	\$335,005 97

LIABILITIES.

Losses claimed and reported . . .	\$8,500 00	
Unearned premiums on outstanding risks . .	40,771 32	
Due and accrued for rent, salaries, etc. . .	50 00	
Commissions and brokerage . . .	746 00	
Gross Liabilities, except Capital . . .	—————	50,067 32
Surplus as regards policy-holders . . .		\$284,938 65
Paid-up Capital . . .		280,000 00
Surplus over Capital . . .		\$4,938 65

INCOME.

Cash received for fire premiums . . .	\$95,041 67	
Deduct re-insurance and return premiums . .	6,559 10	
Net cash received for fire premiums . . .	—————	\$88,482 57
Interest received on bonds and mortgages . .		4,380 56
Interest and dividends received from all other sources . .		11,432 15
Income from rents and incidentals . . .		4,900 00
Gross Cash Income . . .		\$109,195 28

EXPENDITURES.

Cash paid for fire losses . . .	\$59,716 72	
Deduct salvage and re-insurance . . .	625 52	
Net cash paid for fire losses . . .	—————	\$59,091 20
Cash dividends paid . . .		14,000 00

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\* Value of lands mortgaged . . . \$129,000 00  
Value of buildings thereon . . . 73,500 00  
Amount of insurance held as collateral . . . 55,600 00

Cash paid for commissions and brokerage . . . .	\$10,829 19
for salaries of officers and employes . . . .	18,754 29
for state and local taxes . . . . .	4,073 37
for incidentals . . . . .	5,559 87
Gross Cash Expenditures . . . . .	\$112,307 92

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$14,291,757 00	\$76,275 88
Fire risks written during 1879 . . . . .	20,133,896 00	92,334 74
Total . . . . .	\$34,425,653 00	\$168,610 62
Deduct risks expired and terminated . . . . .	17,575,686 00	90,315 87
In force at end of year . . . . .	\$16,849,967 00	\$78,294 75
Deduct amount re-insured . . . . .	478,023 00	2,893 91
Net amount in force . . . . .	\$16,371,944 00	\$75,400 84

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,194,205 78
Losses paid from organization of company . . . . .	743,384 14
Cash dividends declared from organization of company . . . . .	1,316,000 00
Dividends declared during the year (5 per cent) . . . . .	14,000 00
Fire losses incurred during the year . . . . .	61,915 26
Company's stock owned by directors . . . . .	42,260 00

## LAMAR INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 3, 1872. Commenced business April 3, 1872.]

PAID-UP CAPITAL, \$200,000.

ISAAC R. ST. JOHN, *President*. *Secretary*, WILLIAM R. MACDIARMID.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$250,000 00	\$258,875 00
40 shares National Bank of Commerce . . . . .	4,000 00	5,560 00
50 " National Bank of the Republic . . . . .	5,000 00	5,800 00
54 " St. Nicholas National Bank . . . . .	5,400 00	5,616 00
	\$264,400 00	\$275,851 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
40 shares Brooklyn Gas-Light Company . . . . .	\$1,400 00	\$500 00
20 " Farragut Fire Insurance Company . . . . .	2,500 00	1,500 00
50 " Firemen's Insurance Company . . . . .	850 00	
25 " Star Fire Insurance Company . . . . .	2,625 00	
48 " Long Island Bank . . . . .	2,400 00	4,000 00
Queens county bonds . . . . .	2,000 00	
	\$11,775 00	\$8,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$64,400 00
Interest due or accrued thereon . . . .	178 00
Stocks and bonds, as per schedule . . . .	275,851 00
Loans on collateral security, as per schedule . . . .	8,000 00
Cash in the office of the company . . . .	8,827 47
Cash deposited in various banks . . . .	4,153 91
Premiums in course of collection (gross) . . . .	14,377 16
Notes taken for marine and inland risks . . . .	125 00
Salvage . . . . .	3,303 93
Premiums more than 3 months due, \$3,914 50	
Gross Assets . . . . .	<u>\$379,216 47</u>

## LIABILITIES.

Losses claimed and reported . . . . .	\$13,600 00
Losses disputed or resisted . . . . .	2,400 00
Unearned premiums on outstanding risks . . . . .	61,701 45
Commissions and brokerage . . . . .	2,835 11
Return premiums . . . . .	999 28
Gross Liabilities, except Capital . . . . .	<u>81,535 84</u>
Surplus as regards policy-holders . . . . .	\$297,680 63
Paid-up Capital . . . . .	<u>200,000 00</u>
Surplus over Capital . . . . .	\$97,680 63

## INCOME.

Cash received for fire premiums . . . . .	\$133,866 25
Deduct re-insurance and return premiums . . . . .	12,239 32
Net cash received for fire premiums . . . . .	<u>\$121,626 93</u>
Cash received for inland premiums . . . . .	\$37,813 04
Deduct re-insurance and return premiums . . . . .	4,945 45
Net cash received for inland premiums . . . . .	<u>32,867 59</u>
Unpaid prem. notes rec'd during year, \$125 00	
Interest received on bonds and mortgages . . . . .	4,884 96
Interest and dividends received from all other sources . . . . .	12,379 39
Gross Cash Income . . . . .	<u>\$171,758 87</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$103,477 55
Deduct salvage and re-insurance . . . . .	163 93
Net cash paid for fire losses . . . . .	<u>\$103,313 62</u>
Cash paid for inland losses . . . . .	\$15,543 97
Deduct salvage and re-insurance . . . . .	993 90
Net cash paid for inland losses . . . . .	<u>14,550 07</u>

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\* Value of lands mortgaged . . . . . \$46,500 00  
Value of buildings thereon . . . . . 101,500 00  
Amount of insurance held as collateral . . . . . 64,400 00

Cash dividends paid . . . . .	\$20,000 00
Cash paid for commissions and brokerage . . . . .	17,410 97
for salaries of officers and employés . . . . .	18,966 67
for state and local taxes . . . . .	3,259 74
for incidentals . . . . .	15,874 74
Gross Cash Expenditures . . . . .	\$193,375 81

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$11,763,939 00	\$139,083 37
Fire risks written during 1879 . . . . .	13,081,730 00	134,237 86
Total . . . . .	\$24,845,669 00	\$273,321 23
Deduct risks expired and terminated . . . . .	13,950,248 00	150,040 84
In force at end of year . . . . .	\$10,895,421 00	\$123,280 39
Deduct amount re-insured . . . . .	66,450 00	399 70
Net amount in force . . . . .	\$10,828,971 00	\$122,880 69
Inland risks outstanding Dec. 31, 1878 . . . . .	\$86,075 00	\$1,240 30
Inland risks written during 1879 . . . . .	10,106,183 00	37,813 04
Total . . . . .	\$10,192,258 00	\$39,053 34
Deduct risks expired and terminated . . . . .	10,167,258 00	38,384 21
In force at end of year . . . . .	\$25,000 00	\$669 13

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,435,948 76
Losses paid from organization of company . . . . .	806,186 08
Cash dividends declared from organization of company . . . . .	120,000 00
Dividends declared during the year . . . . .	20,000 00
Fire losses incurred during the year . . . . .	103,302 58
Inland losses incurred during the year . . . . .	14,550 19
Company's stock owned by directors . . . . .	49,300 00

## LORILLARD INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated December, 1871. Commenced business January, 1872.]

PAID-UP CAPITAL, \$300,000.

CARLISLE NORWOOD, *President*.*Secretary*, JOHN C. MILLS.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$255,000 00	\$264,750 00
Lake Shore and Michigan So. R.R. bonds . . . . .	26,000 00	31,750 00
	\$281,000 00	\$296,500 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
120 shares Chatham Bank . . . . .	\$3,300 00	\$4,000 00
40 “ Oriental Bank . . . . .	1,500 00	
25 “ Phoenix Bank . . . . .	450 00	600 00
5 “ Park Bank . . . . .	500 00	
	<u>\$5,750 00</u>	<u>\$4,600 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$68,000 00	
Interest due or accrued thereon . . . . .	2,220 00	
Stocks, bonds, etc., as per schedule . . . . .	296,500 00	
Loans on collateral security, as per schedule . . . . .	4,600 00	
Cash in the office of the company . . . . .	1,869 31	
Cash deposited in various banks . . . . .	15,741 36	
Interest due and accrued . . . . .	2,609 60	
Premiums in course of collection (gross) . . . . .	21,294 89	
Gross Assets . . . . .	<u>          </u>	\$412,835 16

## LIABILITIES.

Losses claimed and reported . . . . .	\$11,100 00	
Losses disputed or resisted . . . . .	2,800 00	
Total amount of losses . . . . .	<u>\$13,900 00</u>	
Less re-insurance . . . . .	4,000 00	
Net amount of unpaid losses . . . . .	<u>\$9,900 00</u>	
Unearned premiums on outstanding risks . . . . .	68,599 60	
Commissions and brokerage . . . . .	3,194 22	
Return premiums . . . . .	38 38	
Gross Liabilities, except Capital . . . . .	<u>          </u>	81,732 20
Surplus as regards policy-holders . . . . .		\$331,102 96
Paid-up Capital . . . . .		<u>300,000 00</u>
Surplus over Capital . . . . .		\$31,102 96

## INCOME.

Cash received for fire premiums . . . . .	\$135,043 17	
Deduct re-insurance and return premiums . . . . .	19,139 66	
Net cash received for fire premiums . . . . .	<u>          </u>	\$115,903 51
Interest received on bonds and mortgages . . . . .		4,650 00
Interest and dividends received from all other sources . . . . .		<u>16,283 25</u>
Gross Cash Income . . . . .		\$136,836 76

\* Total value of property mortgaged . . . . . \$141,000 00  
Amount of insurance held as collateral . . . . . 69,000 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$81,251 22	
Deduct salvage and re-insurance . . . . .	5,985 08	
Net cash paid for fire losses . . . . .	<u>          </u>	\$75,266 14
Cash dividends paid . . . . .		15,000 00
Cash paid for commissions and brokerage . . . . .		17,298 56
for salaries of officers and employés . . . . .		20,770 00
for state and local taxes . . . . .		12,345 17
for incidentals . . . . .		21,655 09
Gross Cash Expenditures . . . . .		<u>\$162,334 96</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$15,975,848 00	\$112,292 23
Fire risks written during 1879 . . . . .	21,520,993 00	139,441 81
Total . . . . .	<u>\$37,496,841 00</u>	<u>\$251,734 04</u>
Deduct risks expired and terminated . . . . .	18,070,841 00	107,617 58
In force at end of year . . . . .	\$19,426,000 00	\$144,116 46
Deduct amount re-insured . . . . .	1,529,817 00	11,191 30
Net amount in force . . . . .	<u>\$17,896,183 00</u>	<u>\$132,925 16</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,302,792 00
Losses paid from organization of company . . . . .	575,583 00
Cash dividends declared from organization of company . . . . .	186,000 00
Dividends declared during the year (5 per cent) . . . . .	15,000 00
Fire losses incurred during the year . . . . .	79,066 14
Company's stock owned by directors . . . . .	104,500 00

## MANHATTAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 8, 1872. Commenced business March 30, 1872.]

PAID-UP CAPITAL, \$250,000.

ANDREW J. SMITH, *President.**Secretary,* LOUIS P. CARMAN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$300,000 00	\$332,000 00
South Carolina state bonds . . . . .	20,000 00	7,000 00
Central Pacific bonds . . . . .	1,000 00	1,200 00
New York Mutual Gas-Light stock . . . . .	15,000 00	9,000 00
Deposit of U. S. currency in Mississippi . . . . .	10,000 00	10,000 00
	<u>\$346,000 00</u>	<u>\$359,200 00</u>

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
75 shares Phenix Insurance Company . .	\$1,800 00	\$5,000 00
25 “ Buffalo Mutual Gas-Light Co. .	2,500 00	
34 “ Dry Dock and East Broadway R.R. .	4,000 00	2,500 00
16 “ Howard Insurance Company . .	900 00	700 00
32 “ Phenix Insurance Company . .	2,100 00	1,400 00
20 “ Lamar Insurance Company . .	2,200 00	5,000 00
20 “ Hoffman Insurance Company . .	1,000 00	
40 “ Lenox Insurance Company . .	1,100 00	
30 “ Atlantic Insurance Company . .	1,200 00	
60 “ Lorillard Insurance Company . .	1,400 00	1,000 00
10 “ New York Economical Printing Co. .	1,500 00	
5 “ Phenix Insurance Company . .	325 00	3,000 00
61 “ Howard Insurance Company . .	3,500 00	
Knickerbocker Ice Company stock . .	1,000 00	800 00
10 shares Relief Fire Insurance Company .	500 00	400 00
United States bonds . . . . .	1,070 00	4,000 00
Knickerbocker Ice Company bonds . .	2,200 00	
18 “ National Exchange Bank . .	1,900 00	
3 “ Irving Insurance Company . .	475 00	5,000 00
United States bonds . . . . .	5,400 00	
15 shares Home Insurance Company . .	1,900 00	900 00
	<u>\$40,970 00</u>	<u>\$29,700 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$20,881 96	
Loans on mortgage of real estate (first liens*),	153,917 00	
Interest due or accrued thereon . . . .	5,805 29	
Stocks, bonds, etc., as per schedule . .	359,200 00	
Loans on collateral security, as per schedule .	29,700 00	
Cash in the office of the company . . . .	5,197 02	
Cash deposited in Leather Manuf. Nat'l Bank,	31,975 25	
Interest due and accrued . . . . .	2,064 82	
Premiums in course of collection (gross) .	96,818 91	
Notes taken for marine and inland risks .	9,341 94	
Salvage claims . . . . .	14,526 79	
Gross Assets . . . . .		\$729,428 98
Deduct special deposits in other states . .		49,000 00
Balance . . . . .		<u>\$680,428 98</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$31,056 64
claimed and reported . . . . .	23,500 00
disputed or resisted . . . . .	5,500 00

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\* Total value of property mortgaged . . . . . \$355,000 00  
Amount of insurance held as collateral . . . . . 142,300 00

Unearned premiums on outstanding risks . . . . .	\$270,745 43	
Commissions and brokerage . . . . .	10,000 00	
	<hr/>	
Gross Liabilities, except Capital . . . . .	\$340,802 07	
Deduct liabilities on special deposits . . . . .	16,256 12	
	<hr/>	\$324,545 95
Surplus as regards policy-holders . . . . .		\$355,883 03
Paid-up Capital . . . . .		250,000 00
		<hr/>
Surplus over Capital . . . . .		\$105,883 03

## INCOME.

Cash received for fire premiums . . . . .	\$595,127 81	
Deduct re-insurance and return premiums . . . . .	55,916 52	
Net cash received for fire premiums . . . . .	<hr/>	\$539,211 29
Cash received for marine and inland prems. . . . .	\$81,478 22	
Deduct re-insurance and return premiums . . . . .	26,124 66	
Net cash rec'd for marine and inland prems. . . . .	<hr/>	55,353 56
Interest received on bonds and mortgages . . . . .		10,174 90
Interest and dividends received from all other sources . . . . .		19,632 68
Income from rents . . . . .		770 00
		<hr/>
Gross Cash Income . . . . .		\$625,142 43

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$452,864 46	
Deduct salvage and re-insurance . . . . .	2,022 91	
Net cash paid for fire losses . . . . .	<hr/>	\$450,841 55
Cash paid for marine and inland losses . . . . .	\$73,507 46	
Deduct salvage and re-insurance . . . . .	23,266 12	
Net cash paid for marine and inland losses . . . . .	<hr/>	50,241 34
Cash dividends paid . . . . .		25,000 00
Cash paid for commissions and brokerage . . . . .		90,573 72
for salaries of officers and employes . . . . .		46,264 27
for state and local taxes . . . . .		22,508 50
for incidentals . . . . .		58,207 84
		<hr/>
Gross Cash Expenditures . . . . .		\$743,637 22

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$46,017,341 00	\$492,190 14
Fire risks written during 1879 . . . . .	55,108,679 00	595,127 81
	<hr/>	<hr/>
Total . . . . .	\$101,126,020 00	\$1,087,317 95
Deduct risks expired and terminated . . . . .	53,528,928 00	570,402 96
	<hr/>	<hr/>
In force at end of year . . . . .	\$47,597,092 00	\$516,914 99
Deduct amount re-insured . . . . .	387,878 00	4,091 20
	<hr/>	<hr/>
Net amount in force . . . . .	\$47,209,214 00	\$512,823 79

# 280 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Marine risks outstanding Dec. 31, 1878 . . . . .	\$493,380 00	\$7,343 80
Marine risks written during 1879 . . . . .	12,149,406 00	81,478 22
Total . . . . .	\$12,642,786 00	\$88,822 02
Deduct risks expired and terminated . . . . .	11,961,733 00	72,230 03
In force at end of year . . . . .	\$681,053 00	\$16,591 99
Deduct amount re-insured . . . . .	6,000 00	192 00
Net amount in force . . . . .	\$675,053 00	\$16,399 99

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$4,248,833 03
Losses paid from organization of company . . . . .	2,879,984 80
Cash dividends declared from organization of company . . . . .	220,000 00
Dividends declared during the year (10 per cent) . . . . .	25,000 00
Fire losses incurred during the year . . . . .	451,698 19
Marine and inland losses incurred during the year . . . . .	65,648 78
Company's stock owned by directors . . . . .	71,700 00

## MANUFACTURERS' INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March, 1873. Commenced business August, 1873.]

PAID-UP CAPITAL, \$200,000.

GEORGE WILKINSON, *President*.

*Secretary*, D. SMITH WOOD.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Manufacturers' National Bank stock . . . . .	\$12,300 00	\$11,070 00
State Banking Company stock . . . . .	2,000 00	1,600 00
Newark and Bloomfield Street-Railway stock . . . . .	1,500 00	750 00
	\$15,800 00	\$13,420 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Manufacturers' National Bank stock . . . . .	\$10,620 00	\$8,200 00
National State Trust Company stock . . . . .	6,000 00	4,000 00
Bond and mortgage additional . . . . .		
Houston City Market bonds . . . . .	10,000 00	4,500 00
Bond and mortgage additional . . . . .		
	\$26,620 00	\$16,700 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$58,071 12
Loans on mortgage of real estate (first liens*), . . . . .	155,400 00

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\* Total value of property mortgaged . . . . . \$366,400 00  
Amount of insurance held as collateral . . . . . 115,350 00

Interest due or accrued thereon . . . . .	\$5,807 19	
Stocks, as per schedule . . . . .	13,420 00	
Loans on collateral security, as per schedule . . . . .	16,700 00	
Cash in the office of the company . . . . .	3,415 47	
Cash deposited in Manufacturers' Nat'l Bank, . . . . .	36,965 41	
Premiums in course of collection (net) . . . . .	12,291 48	
Notes taken for marine and inland risks . . . . .	1,707 52	
Gross Assets . . . . .	<u>          </u>	\$303,778 19

## LIABILITIES.

Losses claimed and reported . . . . .	\$14,606 54	
Losses disputed or resisted . . . . .	1,500 00	
Unearned premiums on outstanding risks . . . . .	72,480 03	
Miscellaneous . . . . .	700 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	89,286 57
Surplus as regards policy-holders . . . . .		\$214,491 62
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$14,491 62

## INCOME.

Cash received for fire premiums . . . . .	\$153,162 10	
Deduct re-insurance and return premiums . . . . .	16,869 30	
Net cash received for fire premiums . . . . .	<u>          </u>	\$136,292 80
Unpaid premium notes rec'd during the year . . . . .	\$1,707 52	
Interest received on bonds and mortgages . . . . .		8,751 32
Interest and dividends received from all other sources . . . . .		1,998 41
Income from rents . . . . .		<u>2,986 02</u>
Gross Cash Income . . . . .		\$150,028 55

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$74,825 83	
Cash dividends paid . . . . .	14,000 00	
Cash paid for commissions and brokerage . . . . .	30,967 34	
for salaries of officers and employes . . . . .	10,230 98	
for state and local taxes . . . . .	3,600 86	
for incidentals . . . . .	<u>7,614 52</u>	
Gross Cash Expenditures . . . . .		\$141,239 53

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$12,279,806 00	\$139,360 50
Fire risks written during 1879 . . . . .	15,006,953 00	<u>156,499 44</u>
Total . . . . .	\$27,286,759 00	\$295,859 94
Deduct risks expired and terminated . . . . .	<u>13,519,219 00</u>	<u>145,343 98</u>
In force at end of year . . . . .	\$13,767,540 00	\$150,515 96
Deduct amount re-insured . . . . .	<u>453,099 00</u>	<u>5,007 44</u>
Net amount in force . . . . .	\$13,314,441 00	\$145,508 52

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$811,535 00
Losses paid from organization of company . . .	357,334 58
Cash dividends declared from organization of company . .	75,025 42
Dividends declared during the year (7 per cent) . . .	14,000 00
Fire losses incurred during the year . . .	82,021 66
Company's stock owned by directors . . .	122,150 00

MANUFACTURERS' AND BUILDERS' FIRE INSURANCE  
COMPANY, NEW YORK, N.Y.

[Incorporated Nov. 19, 1870. Commenced business Nov. 22, 1870.]

PAID-UP CAPITAL, \$200,000.

EDWARD V. LOEW, *President*.

*Secretary*, J. JAY NESTELL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$146,000 00	\$140,622 50
Erie Railroad bonds . . . . .	21,000 00	24,360 00
360 shares Eleventh Ward Bank . . . .	9,000 00	9,000 00
80 " Grand Central Bank . . . . .	2,000 00	2,000 00
	<u>\$178,000 00</u>	<u>\$175,982 50</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Grand Central Bank . . . . .	\$5,000 00	\$2,000 00
5 " Sterling Fire Insurance Company . .	400 00	300 00
110 " Eleventh Ward Bank . . . . .	2,750 00	2,000 00
	<u>\$8,150 00</u>	<u>\$4,300 00</u>

SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$225,000 00
Interest due or accrued thereon . . . . .	1,993 59
Stocks and bonds, as per schedule . . . . .	175,982 50
Loans on collateral security, as per schedule . .	4,300 00
Cash in the office of the company . . . . .	8,668 81
Cash deposited in various banks . . . . .	32,212 24
Interest due and accrued . . . . .	664 50
Premiums in course of collection (gross) . .	10,741 21
Rents due and accrued . . . . .	183 28
Gross Assets . . . . .	<u>\$459,746 13</u>

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\* Value of lands mortgaged . . . . . \$443,000 00  
Value of buildings thereon . . . . . 51,000 00  
Amount of insurance held as collateral . . . . . 46,000 00

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$752 08	
Losses claimed and reported . . . . .	7,219 54	
Total amount of losses . . . . .	\$7,971 62	
Less re-insurance . . . . .	272 24	
Net amount of unpaid losses . . . . .	\$7,699 38	
Unearned premiums on outstanding risks . . . . .	65,481 87	
Due and accrued for rent, salaries, etc. . . . .	1,640 78	
Commissions and brokerage . . . . .	1,870 65	
Return premiums . . . . .	144 29	
Gross Liabilities, except Capital . . . . .	—	\$76,836 97
Surplus as regards policy-holders . . . . .		\$382,909 16
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		182,909 16

## INCOME.

Cash received for fire premiums . . . . .	\$137,246 88	
Deduct re-insurance and return premiums . . . . .	8,881 93	
Net cash received for fire premiums . . . . .	—	\$128,364 95
Interest received on bonds and mortgages . . . . .		16,364 05
Interest and dividends received from all other sources . . . . .		7,077 11
Income from rents, etc. . . . .		602 70
Gross Cash Income . . . . .		\$152,408 81

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$53,140 01	
Deduct salvage and re-insurance . . . . .	827 17	
Net cash paid for fire losses . . . . .	—	\$52,312 84
Cash dividends paid . . . . .		24,000 00
Cash paid for commissions and brokerage . . . . .		20,581 87
for salaries of officers and employés . . . . .		18,521 41
for state and local taxes . . . . .		8,879 20
for incidentals . . . . .		20,849 05
Gross Cash Expenditures . . . . .		\$145,144 37

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$17,369,414 00	\$67,829 90
Fire risks written during 1879 . . . . .	28,254,116 00	151,930 61
Total . . . . .	\$45,623,530 00	\$219,760 51
Deduct risks expired and terminated . . . . .	22,174,533 00	91,278 69
In force at end of year . . . . .	\$23,448,997 00	\$128,481 82
Deduct amount re-insured . . . . .	889,332 00	5,090 49
Net amount in force . . . . .	\$22,559,665 00	\$123,391 33

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$804,872 20
Losses paid from organization of company . . .	160,358 08
Cash dividends declared from organization of company . .	164,000 00
Dividends declared during the year (12 per cent) . . .	24,000 00
Fire losses incurred during the year . . . . .	57,828 81
Company's stock owned by directors . . . . .	96,000 00

## MERCANTILE INSURANCE COMPANY CLEVELAND, O.

[Incorporated November, 1871. Commenced business Dec. 23, 1871.]

PAID-UP CAPITAL, \$200,000.

W. J. GORDON, *President*.*Secretary*, GEORGE A. TISDALE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$80,000 00	\$82,900 00
Ohio state bonds . . . . .	23,615 38	25,500 00
100 shares Cleveland and Pittsburg Railroad . . . . .	5,000 00	5,350 00
500 " Lake Shore and Michigan So. R.R. . . . .	50,000 00	50,000 00
500 " Chicago and North-Western R.R. . . . .	50,000 00	49,800 00
100 " Chicago, M., and St. Paul R.R. . . . .	10,000 00	10,200 00
100 " N. Y. Central and H. R. R.R. . . . .	10,000 00	13,000 00
Buffalo and Erie Railroad bonds . . . . .	14,000 00	16,550 00
Buffalo and State Line Railroad bonds . . . . .	1,500 00	1,600 00
Cleve., Col., Cinn., and Ind'apolis R. R. bonds, . . . . .	15,000 00	16,000 00
Cincinnati and Springfield Railroad bonds . . . . .	11,000 00	11,600 00
Chicago, Mil., and St. Paul Railroad bonds . . . . .	5,000 00	5,600 00
	<hr/>	<hr/>
	\$275,115 38	\$288,100 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares Chicago and North-Western R.R. . . . .	\$9,100 00	\$6,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$90,896 00
Interest due or accrued thereon . . . . .	4,904 49
Stocks, bonds, etc., as per schedule . . . . .	288,100 00
Loans on collateral security, as per schedule . . . . .	6,000 00
Cash in the office of the company . . . . .	3,674 93
Cash deposited in various banks . . . . .	11,004 37
Interest due and accrued . . . . .	2,326 00
Premiums in course of collection (gross) . . . . .	10,467 32

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\* Value of lands mortgaged . . . . . \$216,700 00  
Value of buildings thereon . . . . . 10,000 00  
Amount of insurance held as collateral . . . . . 5,000 00

Notes taken for marine and inland risks . . . . .	\$5,098 00	
Wrecking-pumps . . . . .	1,250 00	
Salvage . . . . .	1,250 00	
Office furniture . . . . .	\$1,500 00	
Bills receivable . . . . .	3,929 62	
Gross Assets . . . . .	—————	\$424,971 11

## LIABILITIES.

Losses claimed and reported . . . . .	\$12,373 05	
Losses disputed or resisted . . . . .	3,500 00	
Unearned premiums on outstanding risks . . . . .	63,557 87	
Due and accrued for rent, salaries, etc. . . . .	1,546 13	
Commissions and brokerage . . . . .	229 21	
Gross Liabilities, except Capital . . . . .	—————	81,206 26
Surplus as regards policy-holders . . . . .		\$343,764 85
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		\$143,764 85

## INCOME.

Cash received for fire premiums . . . . .	\$128,275 05	
Deduct re-insurance and return premiums . . . . .	13,458 44	
Net cash received for fire premiums . . . . .	—————	\$114,816 61
Cash received for marine and inland prems. . . . .	\$34,382 73	
Deduct re-insurance and return premiums . . . . .	1,760 99	
Net cash received for marine and inland prems. . . . .	—————	32,621 74
Unpaid premium notes received during the year, . . . . .	\$5,098 00	
Interest received on bonds and mortgages . . . . .	6,059 92	
Interest and dividends received from all other sources . . . . .	16,819 03	
Gross Cash Income . . . . .		\$170,317 30

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$68,930 72	
Deduct salvage and re-insurance . . . . .	648 45	
Net cash paid for fire losses . . . . .	—————	\$68,282 27
Cash paid for marine and inland losses . . . . .	\$28,666 64	
Deduct salvage and re-insurance . . . . .	9,986 71	
Net cash paid for marine and inland losses . . . . .	—————	18,679 93
Cash dividends paid . . . . .	20,000 00	
Cash paid for commissions and brokerage . . . . .	23,118 66	
for salaries of officers and employés . . . . .	10,849 32	
for state and local taxes . . . . .	4,191 38	
for incidentals . . . . .	9,195 00	
Gross Cash Expenditures . . . . .		\$154,316 56

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$8,371,753 00	\$92,796 97
Fire risks written during 1879 . . . . .	11,980,322 00	128,152 53
Total . . . . .	\$20,352,075 00	\$220,949 50
Deduct risks expired and terminated . . . . .	10,175,554 00	102,273 51
In force at end of year . . . . .	\$10,176,521 00	\$118,675 99
Deduct amount re-insured . . . . .	46,400 00	641 94
Net amount in force . . . . .	\$10,130,121 00	\$118,034 05
Inland risks outstanding Dec. 31, 1878 . . . . .	\$76,716 00	\$3,752 52
Inland risks written during 1879 . . . . .	5,102,730 00	34,491 14
Total . . . . .	\$5,179,446 00	\$38,243 66
Deduct risks expired and terminated . . . . .	5,036,880 00	31,813 17
In force at end of year . . . . .	\$142,566 00	\$6,430 49
Deduct amount re-insured . . . . .	1,000 00	75 00
Net amount in force . . . . .	\$141,566 00	\$6,355 49

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,398,417 90
Losses paid from organization of company . . . . .	711,338 95
Cash dividends declared from organization of company . . . . .	175,000 00
Dividends declared during the year (10 per cent) . . . . .	20,000 00
Fire losses incurred during the year . . . . .	76,671 83
Inland losses incurred during the year . . . . .	17,034 20
Company's stock owned by directors . . . . .	154,000 00

## MERCANTILE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 15, 1852. Commenced business Jan. 17, 1852.]

PAID-UP CAPITAL, \$200,000.

WILLIAM A. ANDERSON, *President.* Secretary, C. W. PARMELEE.

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$15,288 78
Loans on mortgage of real estate (first liens*), . . . . .	42,500 00
Interest due or accrued thereon . . . . .	447 50
United States bonds . . . . .	204,265 00
Cash in the office of the company . . . . .	626 75
Cash deposited in Merchants' Ex. Nat'l Bank, . . . . .	1,132 98

\* Value of lands mortgaged . . . . . \$48,000 00  
 Value of buildings thereon . . . . . 51,500 00  
 Amount of insurance held as collateral . . . . . 45,500 00

Premiums in course of collection (gross)	\$3,152 53	
Rents due and accrued	382 50	
Premiums more than 3 months due,	\$25 00	
Gross Assets	————	\$267,796 04

## LIABILITIES.

Losses adjusted, unpaid	\$1,729 60	
Losses claimed and reported	2,450 00	
Unearned premiums on outstanding risks	25,789 97	
Due and accrued for rent, salaries, etc.	611 42	
Commissions and brokerage	309 14	
Return premiums	73 72	
Gross Liabilities, except Capital	————	30,963 85
Surplus as regards policy-holders		\$236,832 19
Paid-up Capital		200,000 00
Surplus over Capital		\$36,832 19

## INCOME.

Cash received for fire premiums	\$49,518 32	
Deduct re-insurance and return premiums	3,474 17	
Net cash received for fire premiums	————	\$46,044 15
Interest received on bonds and mortgages		2,715 00
Interest and dividends received from all other sources		11,286 70
Income from rents		535 00
Gross Cash Income		\$60,580 85

## EXPENDITURES.

Cash paid for fire losses	\$25,305 18	
Deduct salvage and re-insurance	550 81	
Net cash paid for fire losses	————	\$24,754 37
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		5,789 85
for salaries of officers and employés		12,066 52
for state and local taxes		2,332 04
for incidentals		5,721 53
Gross Cash Expenditures		\$70,664 31

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$7,789,569 00	\$52,494 50
Fire risks written during 1879	8,381,000 00	50,288 02
Total	\$16,170,569 00	\$102,782 52
Deduct risks expired and terminated	8,704,155 00	51,856 35
In force at end of year	\$7,466,414 00	\$50,926 17
Deduct amount re-insured	178,595 00	1,237 97
Net amount in force	\$7,287,819 00	\$49,688 20

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,800,025 21
Losses paid from organization of company . . . . .	881,170 22
Cash dividends declared from organization of company . . . . .	522,000 00
Dividends declared during the year (10 per cent) . . . . .	20,000 00
Fire losses incurred during the year . . . . .	23,903 20
Company's stock owned by directors . . . . .	49,500 00

## THE MERCHANTS' INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Feb. 18, 1858. Commenced business April 18, 1858.]

PAID-UP CAPITAL, \$400,000.

SILAS MERCHANT, *President*.*Secretary*, HENRY POWLES.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$250,000 00	\$265,312 50
Newark city bonds . . . . .	100,000 00	115,000 00
Elizabeth city bonds . . . . .	25,000 00	10,000 00
Long Branch school bonds . . . . .	15,000 00	15,000 00
East Orange improvement bonds . . . . .	17,500 00	18,375 00
Citizens' Gas-Light Company bonds . . . . .	12,000 00	12,960 00
	<hr/>	<hr/>
	\$419,500 00	\$436,647 50

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
413 shares Consumers' Coal Company . . . . .	\$2,065 00	\$2,000 00
20 " Citizens' Gas-Light Company . . . . .	1,000 00	
Harrison Street improvement bond . . . . .	2,400 00	3,000 00
40 shares Newark Gas-Light Company . . . . .	2,600 00	
8 " Newark City Ice Company . . . . .	800 00	1,500 00
20 " Newark City National Bank . . . . .	1,250 00	
25 " Newark City Ice Company . . . . .	2,500 00	5,000 00
60 " Newark Gas-Light Company . . . . .	3,900 00	
5 " People's Insurance Company . . . . .	400 00	
26 " Newark City Ice Company . . . . .	2,600 00	1,500 00
29 " Mutual Benefit Ice Company . . . . .	290 00	
48 " Merchants' National Bank . . . . .	4,800 00	3,500 00
100 " Newark City Ice Company . . . . .	10,000 00	7,500 00
200 " Mechanics' National Bank . . . . .	17,500 00	10,000 00
10 " First National Bank . . . . .	1,000 00	4,000 00
50 " Newark City Ice Company . . . . .	5,000 00	
8 " Merchants' National Bank . . . . .	800 00	525 00
Newark and New York Railroad bonds . . . . .	4,500 00	3,500 00
32 shares National Newark Banking Co. . . . .	2,000 00	500 00
	<hr/>	<hr/>
	\$65,405 00	\$42,525 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$143,683 52
Loans on mortgage of real estate (first liens*),	371,742 00
Interest due or accrued thereon . . . . .	8,898 36
Bonds, as per schedule . . . . .	436,647 50
Loans on collateral security, as per schedule . . . . .	42,525 00
Cash in the office of the company . . . . .	5,283 56
Cash deposited in various banks . . . . .	47,782 34
Interest due and accrued . . . . .	5,449 19
Premiums in course of collection (gross) . . . . .	25,215 75
Rents due and accrued . . . . .	650 00
Gross Assets . . . . .	<u>\$1,087,877 22</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$17,676 00
claimed and reported . . . . .	20,417 00
disputed or resisted . . . . .	5,250 00
Unearned premiums on outstanding risks . . . . .	195,410 23
Reclaimable on perpetual fire policies . . . . .	570 00
Unpaid scrip ordered to be redeemed . . . . .	6,483 00
Interest due or accrued on scrip . . . . .	14,254 87
State and local taxes . . . . .	796 62
Commissions and brokerage . . . . .	6,003 48
Return premiums . . . . .	1,381 47
Gross Liabilities, except Capital . . . . .	<u>268,242 67</u>
Surplus as regards policy-holders . . . . .	\$819,634 55
Paid-up Capital . . . . .	<u>400,000 00</u>
Surplus over Capital . . . . .	\$119,634 55

## INCOME.

Cash received for fire premiums . . . . .	\$346,699 24
Deduct re-insurance and return premiums . . . . .	25,352 19
Net cash received for fire premiums . . . . .	<u>\$321,347 05</u>
Interest received on bonds and mortgages . . . . .	36,921 57
Interest and dividends received from all other sources . . . . .	12,787 00
Income from rents . . . . .	<u>1,663 87</u>
Gross Cash Income . . . . .	\$372,719 49

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$174,099 86
Deduct salvage and re-insurance . . . . .	5,163 90
Net cash paid for fire losses . . . . .	<u>\$168,935 96</u>
Cash dividends paid . . . . .	48,150 00

\* Value of lands mortgaged . . . . . \$459,425 00  
Value of buildings thereon . . . . . 544,500 00  
Amount of insurance held as collateral . . . . . 452,950 00

# 290 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash paid for redemption of scrip . . . . .	\$15,145 60
Interest paid scripholders . . . . .	3,389 68
Cash paid for commissions and brokerage . . . . .	59,240 00
for salaries of officers and employés . . . . .	28,770 00
for state and local taxes . . . . .	9,693 05
for incidentals . . . . .	32,906 75
Gross Cash Expenditures . . . . .	\$366,231 04

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$46,374,819 00	\$411,510 42
Fire risks written during 1879 . . . . .	46,587,135 00	355,097 20
Total . . . . .	\$92,961,954 00	\$766,607 62
Deduct risks expired and terminated . . . . .	46,351,342 00	373,299 27
In force at end of year . . . . .	\$46,610,612 00	\$393,308 35
Deduct amount re-insured . . . . .	347,224 00	2,852 46
Net amount in force . . . . .	\$46,263,388 00	\$390,455 89

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$3,560,934 00
Losses paid from organization of company . . . . .	1,428,178 00
Cash dividends declared from organization of company . . . . .	288,219 00
Dividends declared during the year (12 per cent) . . . . .	48,000 00
Fire losses incurred during the year . . . . .	190,857 09
Company's stock owned by directors . . . . .	66,500 00

## MERCHANTS' INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1850. Commenced business April, 1850.]

PAID-UP CAPITAL, \$200,000.

C. V. B. OSTRANDER, *President.* Secretary, J. L. DOUGLASS.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$130,000 00	\$136,412 50
300 shares North River Bank . . . . .	9,000 00	9,000 00
80 " Merchants' Exchange Bank . . . . .	4,000 00	3,000 00
300 " New York Central Railroad . . . . .	30,000 00	38,700 00
10 " Rensselaer and Saratoga Railroad . . . . .	1,000 00	1,000 00
	\$174,000 00	188,112 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
40 shares Globe Insurance Company . .	\$2,300 00	\$1,500 00
6 “ Star Insurance Company . .	690 00	500 00
10 “ Home Insurance Company . .	1,300 00	} 1,200 00
25 “ American Exchange Insurance Co.	1,437 50	
5 “ First National Bank, Saugerties .	500 00	300 00
48 “ Broadway Bank . . . .	2,544 00	1,800 00
	<u>\$8,771 50</u>	<u>\$5,300 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$13,100 00	
Loans on mortgage of real estate (first liens*),	214,000 00	
Interest due or accrued thereon . . . .	5,947 50	
Stocks and bonds, as per schedule . . . .	188,112 50	
Loans on collateral security, as per schedule .	5,300 00	
Cash deposited in various banks . . . .	16,540 38	
Interest due and accrued . . . . .	4,556 00	
Premiums in course of collection (net) . .	9,699 76	
Gross Assets . . . . .	<u>          </u>	\$157,256 14

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$18,170 00	
Losses claimed and reported . . . . .	12,750 00	
Unearned premiums on outstanding risks .	51,729 83	
Gross Liabilities, except Capital . . . .	<u>          </u>	82,649 83
Surplus as regards policy-holders . . . . .		\$374,606 31
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$174,606 31

## INCOME.

Cash received for fire premiums . . . .	\$122,410 91	
Deduct re-insurance and return premiums .	15,350 61	
Net cash received for fire premiums . . .	<u>          </u>	\$107,060 30
Interest received on bonds and mortgages . . . .		16,082 29
Interest and dividends received from all other sources .		4,027 12
Income from rents . . . . .		<u>3,337 50</u>
Gross Cash Income . . . . .		\$130,507 21

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$81,284 25
Cash dividends paid . . . . .	26,000 00

\* Value of lands mortgaged . . . . . \$161,000 00  
 Value of buildings thereon . . . . . 315,000 00

# 292 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash paid for commissions and brokerage . . . .	\$24,346 65
for salaries of officers and employes . . . .	24,700 53
for state and local taxes . . . . .	8,546 59
for incidentals . . . . .	12,363 37
Gross Cash Expenditures . . . . .	\$177,241 39

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec 31, 1878 . .	\$24,446,221 00	\$176,931 20
Fire risks written during 1879 . . . .	21,557,295 00	119,714 19
Total . . . . .	\$46,003,516 00	\$296,645 39
Deduct risks expired and terminated . .	25,051,473 00	183,748 39
In force at end of year . . . . .	\$20,952,043 00	\$112,897 00
Deduct amount re-insured . . . . .	27,750 00	140 28
Net amount in force . . . . .	\$20,924,293 00	\$112,756 72

## MISCELLANEOUS.

Premiums received from organization of company . .	\$3,905,609 87
Losses paid from organization of company . . . .	1,606,554 16
Cash dividends declared from organization of company .	1,032,000 00
Dividends declared during the year (13 per cent) . . .	26,000 00
Fire losses incurred during the year . . . . .	102,454 25
Company's stock owned by directors . . . . .	47,900 00

## MERCHANTS' INSURANCE COMPANY IN PROVIDENCE, R.I.

[Incorporated May 15, 1851. Commenced business July, 1851.]

PAID-UP CAPITAL, \$200,000.

W. T. BARTON, *President.*

*Secretary,* WILLIAM GOODWIN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1,600 shares National Bank of Commerce . .	\$80,000 00	\$76,000 00
1,000 " American National Bank . . . .	50,000 00	47,500 00
400 " Merchants' National Bank . . . .	20,000 00	22,800 00
200 " Globe National Bank . . . . .	10,000 00	7,000 00
467 " Providence Gas Company . . . . .	23,350 00	27,553 00
200 " Phenix National Bank . . . . .	10,000 00	15,200 00
257 " Mechanics' National Bank . . . . .	12,850 00	17,219 00
102 " Manufacturers' National Bank . . . .	10,200 00	13,260 00
66 " Delaware and Hudson Canal Co . . . .	6,600 00	4,950 00
	\$223,000 00	\$231,482 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Chicago, St. Louis, and N. O. R.R. bonds . . . . .	\$5,350 00	\$15,000 00
Mississippi Central Railroad bonds . . . . .	8,500 00	
22 shares Delaware and Hudson Canal Co. . . . .	1,650 00	
5 " National Bank of Commerce . . . . .	675 00	
25 " Ninth National Bank . . . . .	2,425 00	
	<u>\$18,600 00</u>	

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$19,500 00	
Interest due or accrued thereon . . . . .	116 85	
Stocks, as per schedule . . . . .	231,482 00	
Loans on collateral security, as per schedule . . . . .	15,000 00	
Cash in the office of the company . . . . .	2,926 26	
Cash deposited in National Bank of Commerce,	93,754 21	
Interest due and accrued . . . . .	359 98	
Premiums in course of collection (gross) . . . . .	18,314 71	
Gross Assets . . . . .	<u>          </u>	\$381,454 01

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$1,849 90	
claimed and reported . . . . .	6,300 00	
disputed or resisted . . . . .	990 00	
Unearned premiums on outstanding risks . . . . .	82,129 09	
State and local taxes . . . . .	124 53	
Commissions and brokerage . . . . .	1,120 77	
Gross Liabilities, except Capital . . . . .	<u>          </u>	95,514 29
Surplus as regards policy-holders . . . . .		\$285,939 72
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$85,939 72

## INCOME.

Cash received for fire premiums . . . . .	\$152,874 29	
Deduct re-insurance and return premiums . . . . .	13,358 69	
Net cash received for fire premiums . . . . .	<u>          </u>	\$139,515 60
Interest received on bonds and mortgages . . . . .		1,680 66
Interest and dividends received from all other sources . . . . .		<u>16,658 33</u>
Gross Cash Income . . . . .		\$157,854 59

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$83,102 12	
Deduct salvage and re-insurance . . . . .	2,251 50	
Net cash paid for fire losses . . . . .	<u>          </u>	\$80,850 62

\* Value of lands mortgaged . . . . . \$100,000 00  
Value of buildings thereon . . . . . 40,000 00  
Amount of insurance held as collateral . . . . . 17,500 00

# 294 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash paid for marine and inland losses . . . . .	\$625 00
Cash dividends paid . . . . .	16,000 00
Cash paid for commissions and brokerage . . . . .	28,975 02
for salaries and incidentals . . . . .	14,464 18
for state and local taxes . . . . .	5,440 07
Gross Cash Expenditures . . . . .	\$146,354 89

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$12,498,919 00	\$146,856 54
Fire risks written during 1879 . . . . .	15,104,538 00	152,699 88
Total . . . . .	\$27,603,457 00	\$299,556 42
Deduct risks expired and terminated . . . . .	12,779,520 00	134,779 43
In force at end of year . . . . .	\$14,823,937 00	\$164,776 99
Deduct amount re-insured . . . . .	44,875 00	420 63
Net amount in force . . . . .	\$14,779,062 00	\$164,356 36

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$4,084,760 59
Losses paid from organization of company . . . . .	2,860,355 84
Cash dividends declared from organization of company . . . . .	538,000 00
Dividends declared during the year (8 per cent) . . . . .	16,000 00
Fire losses incurred during the year . . . . .	78,903 52
Company's stock owned by directors . . . . .	39,050 00

## MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July, 1868. Commenced business February, 1872.]

PAID-UP CAPITAL, \$300,000.

L. W. CLARKE, *President.*

*Secretary,* E. B. COWLES.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$193,000 00	\$200,461 25
Harlem River and Port Chester R. R. bonds . . . . .	15,000 00	18,000 00
Meriden city water bonds . . . . .	5,000 00	5,750 00
Dayton city bonds . . . . .	20,000 00	21,600 00
Cleveland city bonds . . . . .	10,000 00	10,800 00
Cincinnati city bonds . . . . .	10,000 00	10,800 00
First National Bank stock, Meriden . . . . .	11,300 00	12,430 00
Home National Bank stock, Meriden . . . . .	26,800 00	30,820 00
Meriden National Bank stock . . . . .	8,900 00	11,125 00
New Britain National Bank stock . . . . .	4,500 00	5,625 00

Yale National Bank stock, New Haven . . .	\$5,500 00	\$5,692 50
Hartford National Bank stock . . .	5,000 00	7,650 00
Mercantile National Bank stock, Hartford . . .	5,000 00	6,500 00
Phoenix National Bank stock, Hartford . . .	200 00	300 00
	<hr/>	<hr/>
	\$320,200 00	\$347,553 75

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
480 shares Meriden Britannia Company . . .	\$36,000 00	\$9,200 00
10 “ American Express Company . . .	575 00	2,250 00
195 “ Meriden Cutlery Company . . .	3,656 25	
100 “ G. F. Warner & Co., New Haven . . .	1,500 00	3,150 00
First mortgage assigned . . . . .	2,800 00	
200 shares Pultz & Walkley, Plantsville . . .	5,000 00	1,250 00
15 “ Manning, Bowman, & Co., Meriden, . . .	562 00	500 00
64 “ Victor S. M. Co., Middletown . . .	800 00	
	<hr/>	<hr/>
	\$50,893 25	\$16,350 00

## SUMMARY OF ASSETS DEC. 31, 1879

Loans on mortgage of real estate (first liens *),	\$400 00
Interest due or accrued thereon . . . . .	5 00
Stocks and bonds, as per schedule . . . . .	347,553 75
Loans on collateral security, as per schedule . . . . .	16,350 00
Cash in the office of the company . . . . .	1,251 95
Cash deposited in various banks . . . . .	14,875 66
Interest due and accrued . . . . .	1,408 64
Premiums in course of collection (gross) . . . . .	37,926 14
Non-resident tax . . . . .	362 00
Maps, surveys, etc. . . . .	\$3,700 00
Gross Assets . . . . .	<hr/> \$420,133 14

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$3,077 84
claimed and reported . . . . .	4,910 00
disputed or resisted . . . . .	2,212 00
Unearned premiums on outstanding risks . . . . .	96,815 99
Due and accrued for rent, salaries, etc. . . . .	600 00
Gross Liabilities, except Capital . . . . .	<hr/> 107,615 83
Surplus as regards policy-holders . . . . .	\$312,517 31
Paid-up Capital . . . . .	300,000 00
Surplus over Capital . . . . .	<hr/> \$12,517 31

## INCOME.

Cash received for fire premiums . . . . .	\$254,960 28
Deduct re-insurance and return premiums . . . . .	41,333 53
Net cash received for fire premiums . . . . .	<hr/> \$213,626 75

\* Total value of property mortgaged . . . . . \$700 00

# 296 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Interest received on bonds and mortgages . . . . .	\$92 79
Interest and dividends received from all other sources . . . . .	18,868 20
Income from commissions . . . . .	902 70
Gross Cash Income . . . . .	\$233,490 44

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$164,216 28
Deduct salvage and re-insurance . . . . .	5,839 93
Net cash paid for fire losses . . . . .	\$158,376 35
Cash dividends paid . . . . .	15,000 00
Cash paid for commissions and brokerage . . . . .	35,751 19
for salaries of officers and employés . . . . .	10,400 00
for state and local taxes . . . . .	5,444 32
for incidentals . . . . .	25,462 98
Gross Cash Expenditures . . . . .	\$250,434 84

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$14,152,995 00	\$175,184 20
Fire risks written during 1879 . . . . .	21,068,492 00	265,463 35
Total . . . . .	\$35,221,487 00	\$140,647 55
Deduct risks expired and terminated . . . . .	18,253,061 00	237,114 55
In force at end of year . . . . .	\$16,968,426 00	\$203,533 00
Deduct amount re-insured . . . . .	804,523 00	11,199 05
Net amount in force . . . . .	\$16,163,903 00	\$192,333 95

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,285,071 56
Losses paid from organization of company . . . . .	741,378 27
Cash dividends declared from organization of company . . . . .	133,000 00
Dividends declared during the year (5 per cent) . . . . .	15,000 00
Fire losses incurred during the year . . . . .	141,260 90
Company's stock owned by directors . . . . .	77,000 00

## NATIONAL FIRE INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated December, 1849. Commenced business May, 1850.]

PAID-UP CAPITAL, \$200,000.

JOHN B. SEIDENSTRICKER, *President*.                      *Secretary*, H. C. LANDIS.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$65,000 00	\$68,981 00
Maryland state bonds . . . . .	25,700 00	28,780 00
Missouri state bonds . . . . .	20,000 00	21,000 00
Virginia state bonds . . . . .	19,100 00	9,550 00

South Carolina state bonds . . . . .	\$11,500 00	\$10,350 00
West Maryland Railroad bonds (guaranteed) . . . . .	10,000 00	11,400 00
Pittsburg and Cornellsville Railroad bonds . . . . .	6,000 00	6,600 00
Central Ohio Railroad bonds . . . . .	25,000 00	26,781 00
Wilmington, C., and A. Railroad bonds . . . . .	42,542 00	19,170 00
	<hr/>	<hr/>
	\$224,842 00	\$202,612 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Nottingham Coal Company bonds . . . . .	\$12,000 00	\$9,000 00
United States bonds . . . . .	7,210 00	7,000 00
Virginia state bonds . . . . .	2,250 00	2,000 00
	<hr/>	<hr/>
	\$21,460 00	\$18,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$55,000 00	
Bonds, as per schedule . . . . .	202,612 00	
Loans on collateral security, as per schedule . . . . .	18,000 00	
Cash in the office of the company . . . . .	1,651 48	
Cash deposited in Bank of Commerce . . . . .	4,002 73	
Interest due and accrued . . . . .	2,187 31	
Premiums in course of collection (net) . . . . .	5,516 69	
Rents due and accrued . . . . .	279 17	
Gross Assets . . . . .	<hr/>	\$289,249 38
Deduct special deposits in other states . . . . .		9,550 00
		<hr/>
Balance . . . . .		\$279,699 38

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$2,162 40	
claimed and reported . . . . .	6,750 00	
disputed or resisted . . . . .	2,500 00	
Unearned premiums on outstanding risks . . . . .	45,866 90	
Reclaimable on perpetual fire policies . . . . .	6,827 79	
Dividends to stockholders unpaid . . . . .	201 10	
	<hr/>	
Gross Liabilities, except Capital . . . . .	\$64,308 19	
Deduct liabilities on special deposits . . . . .	4,252 30	
	<hr/>	60,055 89
		<hr/>
Surplus as regards policy-holders . . . . .		\$219,643 49
Paid-up Capital . . . . .		200,000 00
		<hr/>
Surplus over Capital . . . . .		\$19,643 49

## INCOME.

Cash received for fire premiums . . . . .	\$97,286 26	
Deduct re-insurance and return premiums . . . . .	8,672 04	
Net cash received for fire premiums . . . . .	<hr/>	\$88,614 22
Interest and dividends received from all sources . . . . .		11,222 50

# 298 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Income from rents . . . . .	\$1,436 06
Miscellaneous . . . . .	2,252 50
Deposits received for perpetual fire risks . . . . .	\$1,008 90

Gross Cash Income . . . . . \$103,525 28

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$50,832 57
Cash dividends paid . . . . .	24,080 20
Cash paid for commissions and brokerage . . . . .	19,524 64
for salaries of officers and employés . . . . .	7,640 38
for state and local taxes . . . . .	5,096 87
for incidentals . . . . .	5,528 14
Deposits returned on perpetual fire risks . . . . .	\$1,761 00

Gross Cash Expenditures . . . . . \$112,702 80

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$9,715,994 00	\$80,536 81
Fire risks written during 1879 . . . . .	12,450,433 00	97,286 26
Total . . . . .	\$22,166,427 00	\$177,823 07
Deduct risks expired and terminated . . . . .	11,614,195 00	86,877 04
In force at end of year . . . . .	\$10,552,232 00	\$90,946 03
Deduct amount re-insured . . . . .	52,135 00	479 77
Net amount in force . . . . .	\$10,500,097 00	\$90,466 26
Perpetual risks in force . . . . .	\$284,750 00	

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,713,923 35
Losses paid from organization of company . . . . .	954,347 92
Cash dividends declared from organization of company . . . . .	331,504 55
Dividends declared during the year (12 per cent) . . . . .	24,000 00
Fire losses incurred during the year . . . . .	48,187 12

## NATIONAL FIRE, INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated Nov. 27, 1871. Commenced business Dec. 1, 1871.]

PAID-UP CAPITAL, \$600,000.

MARK HOWARD, *President*.

*Secretary*, JAMES NICHOLS.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 4½ per cent bonds . . . . .	\$50,000 00	\$53,000 00
Connecticut state bonds . . . . .	5,000 00	5,300 00
Hartford city (Capitol) bonds . . . . .	25,000 00	29,000 00
Hartford city (water) bonds . . . . .	10,000 00	10,700 00

New Britain city bonds . . . . .	\$6,000 00	\$6,600 00
Rochester city bonds . . . . .	25,000 00	27,750 00
Lockport city bonds . . . . .	10,000 00	11,000 00
Buffalo city bonds . . . . .	15,000 00	16,650 00
Cleveland city bonds . . . . .	10,000 00	10,500 00
Columbus city bonds . . . . .	10,000 00	10,300 00
Detroit city bonds . . . . .	13,000 00	14,560 00
West Middle School District bonds . . .	25,000 00	27,000 00
Harlem River and Port Chester R.R. bonds .	25,000 00	28,750 00
Chicago, Burlington, and Quincy R.R. bonds,	10,000 00	9,700 00
400 shares New York, N. H., and H. Railroad,	40,000 00	63,600 00
200 " New York and Harlem Railroad .	10,000 00	15,900 00
200 " New York Central and H. R. R.R.	20,000 00	26,000 00
100 " P., Ft. Wayne, and Chicago R.R. .	10,000 00	11,100 00
200 " Cleveland and Pittsburg R.R. .	10,000 00	10,600 00
100 " Chicago, Rock I., and Pacific R.R. .	10,000 00	14,800 00
100 " Nat'l Mech. Banking Assoc , N.Y.	5,000 00	3,750 00
100 " Metropolitan Nat'l Bank, N.Y. .	10,000 00	13,600 00
50 " Central National Bank, New York,	5,000 00	5,300 00
140 " Farm. and Mech. Nat'l B'k, H'rfd,	14,000 00	16,520 00
100 " Charter Oak Nat'l Bank, Hartford,	10,000 00	13,000 00
300 " Phoenix National Bank, Hartford .	30,000 00	45,900 00
215 " Ætna National Bank, Hartford .	21,500 00	25,370 00
50 " City National Bank, Hartford .	5,000 00	4,250 00
300 " Hartford National Bank, Hartford .	30,000 00	45,600 00
50 " Mercantile Nat'l Bank, Hartford .	5,000 00	6,000 00
200 " National Exchange Bank, Hartford,	10,000 00	13,600 00
75 " Nat'l Bank of the Republic, Boston,	7,500 00	9,150 00
70 " Boston National Bank, Boston .	7,000 00	7,490 00
25 " Merchants' Bank, St Louis .	800 00	500 00
200 " Willimantic Linen Company .	5,000 00	16,400 00
	<hr/>	<hr/>
	\$504,800 00	\$629,240 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate .	\$62,963 11
Loans on mortgage of real estate (first liens*),	324,300 00
Interest due or accrued thereon . . .	10,449 02
Stocks, bonds, etc., as per schedule . .	629,240 00
Cash in the office of the company . . .	277 85
Cash deposited in various banks . . .	87,667 68
Interest due and accrued . . . . .	5,159 98
Premiums in course of collection (net) .	20,000 00
Gross Assets . . . . .	<hr/> \$1,140,057 64

\* Value of lands mortgaged . . . . . \$533,440 00  
Value of buildings thereon . . . . . 381,600 00  
Amount of insurance held as collateral . . . . . 226,450 00

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$2,371 45	
claimed and reported . . . . .	13,355 50	
disputed or resisted . . . . .	3,349 87	
Unearned premiums on outstanding risks . . . . .	156,676 47	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$175,753 29
Surplus as regards policy-holders . . . . .		\$964,304 35
Paid-up Capital . . . . .		<u>600,000 00</u>
Surplus over Capital . . . . .		\$364,304 35

## INCOME.

Cash received for fire premiums . . . . .	\$252,120 32	
Deduct re-insurance and return premiums . . . . .	16,182 81	
Net cash received for fire premiums . . . . .	<u>          </u>	\$235,937 51
Interest received on bonds and mortgages . . . . .		36,241 61
Interest and dividends received from all other sources . . . . .		39,074 37
Income from rents . . . . .		<u>2,948 00</u>
Gross Cash Income . . . . .		\$314,201 49

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$140,054 51	
Deduct salvage and re-insurance . . . . .	531 58	
Net cash paid for fire losses . . . . .	<u>          </u>	\$139,522 93
Cash dividends paid . . . . .		72,000 00
Cash paid for commissions and brokerage . . . . .		34,837 06
for salaries of officers and employés . . . . .		27,189 30
for state and local taxes . . . . .		7,754 93
for incidentals . . . . .		<u>14,930 97</u>
Gross Cash Expenditures . . . . .		\$296,235 19

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$28,452,179 00	\$318,876 05
Fire risks written during 1879 . . . . .	23,328,630 00	235,937 51
Total . . . . .	<u>\$51,780,809 00</u>	<u>\$554,813 56</u>
Deduct risks expired and terminated . . . . .	22,031,048 00	238,489 58
In force at end of year . . . . .	<u>\$29,749,761 00</u>	<u>\$316,323 98</u>
Deduct amount re-insured . . . . .	108,653 00	1,389 62
Net amount in force . . . . .	<u>\$29,641,108 00</u>	<u>\$314,934 36</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,731,600 77
Losses paid from organization of company . . . . .	1,243,828 61
Cash dividends declared from organization of company . . . . .	533,000 00
Dividends declared during the year (12 per cent) . . . . .	72,000 00
Fire losses incurred during the year . . . . .	134,653 97
Company's stock owned by directors . . . . .	118,500 00

## NATIONAL FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated 1838. Commenced business April 9, 1838.]

PAID-UP CAPITAL, \$200,000.

HENRY T. DROWNE, *President*.*Secretary*, HENRY H. HALL.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$150,000 00	\$155,325 00
130 shares National Bank of Commerce . .	13,000 00	17,680 00
100 " American Exchange National Bank,	10,000 00	11,400 00
	<u>173,000 00</u>	<u>\$184,405 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$9,995 76	
Loans on mortgage of real estate (first liens*),	170,000 00	
Stocks and bonds, as per schedule . . . .	184,405 00	
Cash in the office of the company . . . .	6,343 04	
Cash deposited in various banks . . . .	1,799 69	
Interest due and accrued . . . . .	2,076 67	
Premiums in course of collection (net) . .	13,537 85	
New York Produce Exchange stock . . . .	600 00	
Gross Assets . . . . .	<u>          </u>	\$388,758 01

## LIABILITIES.

Losses claimed and reported . . . . .	\$10,000 00	
Unearned premiums on outstanding risks . .	77,768 70	
Gross Liabilities, except Capital . . . . .	<u>          </u>	87,768 70
Surplus as regards policy-holders . . . . .		\$300,989 31
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$100,989 31

## INCOME.

Cash received for fire premiums . . . . .	\$172,387 51	
Deduct re-insurance and return premiums . .	18,036 62	
Net cash received for fire premiums . . . .	<u>          </u>	\$154,350 89
Interest received on bonds and mortgages . . . .		13,935 51
Interest and dividends received from all other sources . .		8,196 65
Income from rents . . . . .		588 00
Income from trust company . . . . .		<u>299 72</u>
Gross Cash Income . . . . .		\$177,370 77

\* Total value of property mortgaged . . . . . \$374,000 00  
Amount of insurance held as collateral . . . . . 186,400 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$87,911 87	
Deduct salvage and re-insurance . . . . .	1,300 55	
Net cash paid for fire losses . . . . .		\$86,611 32
Cash dividends paid . . . . .		20,000 00
Cash paid for commissions and brokerage . . . . .		29,005 31
for salaries of officers and employés . . . . .		20,300 19
for state and local taxes . . . . .		10,177 55
for rent . . . . .		3,000 00
for incidentals . . . . .		15,940 57
Gross Cash Expenditures . . . . .		\$185,034 94

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$23,071,120 00	\$150,487 84
Fire risks written during 1879 . . . . .	26,264,967 00	173,763 58
Total . . . . .	\$49,336,087 00	\$324,251 42
Deduct risks expired and terminated . . . . .	25,807,827 00	168,787 38
In force at end of year . . . . .	\$23,528,260 00	\$155,464 04
Deduct amount re-insured . . . . .	86,176 00	1,047 79
Net amount in force . . . . .	\$23,442,084 00	\$154,416 25

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,898,323 00
Losses paid from organization of company . . . . .	1,415,025 88
Cash dividends declared from organization of company . . . . .	910,056 00
Dividends declared during the year (10 per cent) . . . . .	20,000 00
Fire losses incurred during the year . . . . .	84,699 00
Company's stock owned by directors . . . . .	53,062 50

## NEWARK CITY INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 5, 1857. Commenced business March 21, 1860.]

PAID-UP CAPITAL, \$200,000.

HORACE J. POINIER, *President*.*Secretary*, HENRY SCHOPPE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$26,000 00	\$26,916 25
Essex county bonds . . . . .	19,000 00	20,270 00
Newark city bonds . . . . .	13,000 00	14,470 00
	\$58,000 00	\$61,656 25

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$93,000 00
Loans on mortgage of real estate (first liens*),	90,466 01
Interest due or accrued thereon . . . . .	3,227 19
Bonds, as per schedule . . . . .	61,656 25
Cash in the office of the company . . . . .	7,814 00
Cash deposited in various banks . . . . .	43,184 73
Interest due and accrued . . . . .	398 26
Premiums in course of collection (gross) . . . . .	8,462 02
Rents due and accrued . . . . .	285 75
Scrip dividends . . . . .	262 00
Gross Assets . . . . .	<u>\$308,756 21</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$6,356 80
claimed and reported . . . . .	9,075 00
disputed or resisted . . . . .	1,325 00
Unearned premiums on outstanding risks . . . . .	63,488 01
Unpaid scrip ordered to be redeemed . . . . .	10 00
Due and accrued for rent, salaries, etc. . . . .	57 90
Commissions and brokerage . . . . .	1,857 47
Return premiums . . . . .	480 92
Gross Liabilities, except Capital . . . . .	<u>82,651 10</u>
Surplus as regards policy-holders . . . . .	\$226,105 11
Paid-up Capital . . . . .	<u>200,000 00</u>
Surplus over Capital . . . . .	\$26,105 11

## INCOME.

Cash received for fire premiums . . . . .	\$135,164 07
Deduct re-insurance and return premiums . . . . .	9,370 51
Net cash received for fire premiums . . . . .	<u>\$125,793 56</u>
Interest received on bonds and mortgages . . . . .	7,200 93
Interest and dividends received from all other sources . . . . .	4,411 84
Income from rents . . . . .	2,882 64
Income from all other sources . . . . .	<u>1,987 64</u>
Gross Cash Income . . . . .	\$142,276 61

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$82,235 84
Deduct salvage and re-insurance . . . . .	280 03
Net cash paid for fire losses . . . . .	<u>\$81,955 81</u>
Cash dividends paid . . . . .	14,000 00

\* Value of lands mortgaged . . . . . \$80,000 00  
Value of buildings thereon . . . . . 164,400 00  
Amount of insurance held as collateral . . . . . 108,700 00

# 304 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash paid for commissions and brokerage . . . .	\$26,810 91
for salaries of officers and employes . . . .	11,800 00
for state and local taxes . . . . .	4,527 94
for incidentals . . . . .	6,077 39
Gross Cash Expenditures . . . . .	\$145,172 05

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . .	\$10,300,130 00	\$112,842 07
Fire risks written during 1879 . . . . .	13,692,320 00	137,228 55
Total . . . . .	\$23,992,450 00	\$250,070 62
Deduct risks expired and terminated . . . .	12,545,301 00	123,062 95
In force at end of year . . . . .	\$11,447,149 00	\$127,007 67
Deduct amount re-insured . . . . .	167,121 00	1,699 77
Net amount in force . . . . .	\$11,280,028 00	\$125,307 90

## MISCELLANEOUS.

Premiums received from organization of company . .	\$1,193,738 00
Losses paid from organization of company . . . .	500,734 13
Cash dividends declared from organization of company .	165,645 42
Dividends declared during the year (7 per cent) . . .	14,000 00
Fire losses incurred during the year . . . . .	91,227 78
Company's stock owned by directors . . . . .	77,600 00

## NEWARK FIRE INSURANCE COMPANY, NEWARK, N.J.

[Incorporated May, 1810. Commenced business May, 1811.]

PAID-UP CAPITAL, \$250,000.\*

C. M. WOODRUFF, *President.*

*Secretary,* JOHN J. HENRY.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$180,000 00	\$187,005 00
National State Bank stock . . . . .	11,400 00	11,400 00
Newark City National Bank stock . . . . .	13,250 00	16,562 50
National Newark Banking Company stock . . . .	7,700 00	9,625 00
Mechanics' National Bank stock . . . . .	4,550 00	7,887 50
Mechanics' Insurance Company stock . . . . .	1,050 00	1,312 50
Morris and Essex Railroad Company stock . . . .	10,000 00	10,200 00
	\$227,950 00	\$243,992 50

\* Represented by scrip pledged to meet losses.

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$69,850 00
Loans on mortgage of real estate (first liens*),	361,175 00
Interest due or accrued thereon . . .	10,215 64
Stocks and bonds, as per schedule . . .	243,992 50
Cash in the office of the company . . .	4,055 75
Cash deposited in various banks . . .	46,275 77
Interest due and accrued . . .	3,135 00
Premiums in course of collection (gross) .	20,596 07
Notes taken for marine and inland risks .	842 14
Rents due and accrued . . .	320 00
Gross Assets . . .	<u>\$760,457 87</u>

## LIABILITIES.

Losses adjusted, unpaid . . .	\$15,688 67
claimed and reported . . .	8,125 00
disputed or resisted . . .	1,294 87
Total amount of losses . . .	<u>\$25,108 54</u>
Less re-insurance . . .	451 72
Net amount of unpaid losses . . .	<u>\$24,656 82</u>
Unearned premiums on outstanding risks .	118,464 59
Interest due or accrued on scrip . . .	8,094 66
Due and accrued for rent, salaries, etc. .	250 00
Commissions and brokerage . . .	4,119 21
Return premiums . . .	2,306 98
Gross Liabilities, except Capital . . .	<u>157,892 26</u>
Surplus as regards policy-holders . . .	\$602,565 61
Paid-up Capital . . .	<u>250,000 00</u>
Surplus over Capital . . .	<u>\$352,565 61</u>

## INCOME.

Cash received for fire premiums . . .	\$228,381 41
Deduct re-insurance and return premiums .	32,100 79
Net cash received for fire premiums . . .	<u>\$196,280 62</u>
Interest received on bonds and mortgages .	34,786 83
Interest and dividends received from all other sources .	4,412 25
Income from rents . . .	<u>878 94</u>
Gross Cash Income . . .	<u>\$236,358 64</u>

## EXPENDITURES.

Cash paid for fire losses . . .	\$117,271 70
Deduct salvage and re-insurance . . .	6,343 78
Net cash paid for fire losses . . .	<u>\$110,927 92</u>

\* Value of lands mortgaged . . . \$518,100 00  
Value of buildings thereon . . . 525,500 00

# 306 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash dividends paid . . . . .	\$24,824 10
Cash paid for redemption of scrip . . . . .	9,787 25
for commissions and brokerage . . . . .	42,490 11
for salaries of officers and employés . . . . .	15,630 53
for state and local taxes . . . . .	5,848 52
for incidentals . . . . .	14,423 68
Gross Cash Expenditures . . . . .	\$223,932 11

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$21,115,442 00	\$204,049 21
Fire risks written during 1879 . . . . .	22,247,129 00	206,460 70
Total . . . . .	\$43,362,571 00	\$410,509 91
Deduct risks expired and terminated . . . . .	18,819,707 00	178,768 58
In force at end of year . . . . .	\$24,542,864 00	\$231,741 33
Deduct amount re-insured . . . . .	634,396 00	5,949 08
Net amount in force . . . . .	\$23,908,468 00	\$225,792 25

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,685,714 38
Losses paid from organization of company . . . . .	372,642 75
Cash dividends declared from organization of company . . . . .	353,258 00
Dividends declared during the year . . . . .	24,758 00
Fire losses incurred during the year . . . . .	130,968 92
Company's stock owned by directors . . . . .	26,445 00

## NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N.H.

[Incorporated 1869. Commenced business April, 1870.]

PAID-UP CAPITAL, \$250,000.

E. A. STRAW, *President*.

*Secretary*, JOHN C. FRENCH.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$150,000 00	\$155,100 00
Manchester (N.H.) city bonds . . . . .	51,700 00	56,500 00
St. Louis (Mo.) city bonds . . . . .	17,000 00	17,850 00
Chicago (Ill.) city bonds . . . . .	10,000 00	11,000 00
Cleveland (O.) city bonds . . . . .	10,000 00	10,500 00
Zanesville (O.) city bonds . . . . .	10,000 00	10,500 00
Marietta (O.) city bonds . . . . .	10,000 00	10,500 00
Concord (N.H.) city bonds . . . . .	2,000 00	2,200 00
Michigan Air Line Railroad bonds . . . . .	10,000 00	10,800 00

Maine Central Railroad bonds . . . .	\$10,000 00	\$9,500 00
Cheshire Railroad bonds . . . . .	13,000 00	13,000 00
Chicago, Burl., and Quincy Railroad bonds . .	14,000 00	16,800 00
Burlington and Missouri Railroad bonds . .	10,000 00	11,500 00
Jackson, Lansing, and Sag. Railroad bonds . .	10,000 00	10,300 00
Boston, Concord, and Montreal Railroad bonds,	7,000 00	7,000 00
Marion county (Ind.) bonds . . . . .	25,000 00	26,500 00
New Hampshire state bonds . . . . .	11,000 00	12,500 00
Hillsborough county (N.H.) bonds . . . .	5,000 00	5,100 00
Suncook Valley Railroad stock . . . . .	4,000 00	4,000 00
City National Bank (Manchester) stock . .	10,000 00	10,000 00
	<u>\$389,700 00</u>	<u>\$411,150 00</u>

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
32 shares Manchester and Lawrence Railroad .	\$4,000 00	\$3,000 00
10 " Amoskeag National Bank . . . .	1,400 00	1,000 00
New England Loan Company bonds . . . .	10,000 00	10,000 00
	<u>\$15,400 00</u>	<u>\$14,000 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$2,619 69	
Loans on mortgage of real estate (first liens*),	43,753 86	
Stocks and bonds, as per schedule . . . .	411,150 00	
Loans on collateral security, as per schedule .	14,000 00	
Cash in the office of the company . . . .	6,041 88	
Cash deposited in bank . . . . .	38,931 44	
Interest due and accrued . . . . .	8,000 00	
Premiums in course of collection (net) . .	13,326 72	
Gross Assets . . . . .	<u>          </u>	\$537,823 59

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$9,644 00	
claimed and reported . . . . .	4,225 00	
disputed or resisted . . . . .	2,000 00	
Unearned premiums on outstanding risks . .	124,821 55	
Gross Liabilities, except Capital . . . . .	<u>          </u>	140,690 55
Surplus as regards policy-holders . . . . .		\$397,133 04
Paid-up Capital . . . . .		250,000 00
Surplus over Capital . . . . .		<u>\$147,133 04</u>

## INCOME.

Cash received for fire premiums . . . . .	\$222,531 36	
Deduct re-insurance and return premiums . .	16,015 64	
Net cash received for fire premiums . . . .	<u>          </u>	\$206,515 72
Interest and dividends received from all sources . . . .		27,408 48
Gross Cash Income . . . . .		<u>\$233,924 20</u>

\* Value of lands mortgaged . . . . . \$98,830 00  
Value of buildings thereon . . . . . 40,000 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$128,085 00
Cash dividends paid . . . . .	20,000 00
Cash paid for commissions and brokerage . . . . .	41,031 30
for salaries of officers and employés . . . . .	7,588 90
for state and local taxes . . . . .	6,660 11
for incidentals . . . . .	9,947 12
Gross Cash Expenditures . . . . .	<u>\$213,312 43</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$18,592,797 00	\$208,489 80
Fire risks written during 1879 . . . . .	19,794,080 00	206,515 72
Total . . . . .	<u>\$38,386,877 00</u>	<u>\$415,005 52</u>
Deduct risks expired and terminated . . . . .	17,573,248 00	174,173 22
In force at end of year . . . . .	<u>\$20,813,629 00</u>	<u>\$240,832 30</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,289,670 95
Losses paid from organization of company . . . . .	643,602 90
Cash dividends declared from organization of company . . . . .	144,000 00
Dividends declared during the year (8 per cent) . . . . .	20,000 00
Fire losses incurred during the year . . . . .	120,456 87
Company's stock owned by directors . . . . .	102,000 00

## NEW YORK AND BOSTON INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July 28, 1876. Commenced business Aug. 1, 1876.]

PAID-UP CAPITAL, \$200,000.

A. G. STEVENS, *President*.*Secretary*, R. L. LIVINGSTON.

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$44,493 87
Loans on mortgage of real estate (first liens*), . . . . .	23,000 00
Interest due or accrued thereon . . . . .	408 87
United States bonds . . . . .	165,400 00
Cash in the office of the company . . . . .	1,509 54
Cash dep. in Importers' and Traders' Nat'l B'k, . . . . .	1,038 96
Premiums in course of collection (gross) . . . . .	6,956 83
Gross Assets . . . . .	<u>\$242,808 07</u>

\* Value of lands mortgaged . . . . . \$13,000 00  
Value of buildings thereon . . . . . 25,000 00  
Amount of insurance held as collateral . . . . . 24,900 00

## LIABILITIES.

Losses claimed and reported . . . . .	\$5,050 00	
Unearned premiums on outstanding risks . . . . .	14,590 91	
Due and accrued for rent, salaries, etc. . . . .	275 00	
Commissions and brokerage . . . . .	1,364 48	
Return premiums, etc. . . . .	1,459 08	
Gross Liabilities, except Capital . . . . .	—————	\$22,739 47
Surplus as regards policy-holders . . . . .		\$220,068 60
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		\$20,068 60

## INCOME.

Cash received for fire premiums . . . . .	\$27,318 16	
Deduct re-insurance and return premiums . . . . .	2,946 25	
Net cash received for fire premiums . . . . .	—————	\$24,371 91
Cash received for marine and inland prems. . . . .	\$9,698 19	
Deduct re-insurance and return premiums . . . . .	293 63	
Net cash received for marine and inland prems. . . . .	—————	9,404 56
Interest received on bonds and mortgages . . . . .		1,771 62
Interest and dividends received from all other sources . . . . .		7,157 78
Income from rents . . . . .		1,341 00
Gross Cash Income . . . . .		\$44,046 87

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$25,751 72	
Deduct salvage and re-insurance . . . . .	2,026 96	
Net cash paid for fire losses . . . . .	—————	\$23,724 76
Cash paid for marine and inland losses . . . . .	\$5,064 42	
Deduct salvage and re-insurance . . . . .	145 49	
Net cash paid for marine and inland losses . . . . .	—————	4,918 93
Cash paid for commissions and brokerage . . . . .		5,118 03
for salaries of officers and employés . . . . .		9,775 95
for state and local taxes . . . . .		2,505 96
for interest on borrowed money . . . . .		447 03
for rent and incidentals . . . . .		7,302 72
Gross Cash Expenditures . . . . .		\$53,793 38

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$3,081,977 00	\$21,062 86
Fire risks written during 1879 . . . . .	5,267,518 00	35,038 82
Total . . . . .	\$8,349,495 00	\$56,101 68
Deduct risks expired and terminated . . . . .	4,293,780 00	27,058 13
In force at end of year . . . . .	\$4,055,715 00	\$29,043 55
Deduct amount re-insured . . . . .	155,656 00	851 17
Net amount in force . . . . .	\$3,900,059 00	\$28,192

# 310 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Marine risks outstanding Dec. 31, 1878 . . .	\$32,014 00	\$387 75
Marine risks written during 1879 . . .	2,735,975 00	9,698 19
Total . . . . .	<u>\$2,767,989 00</u>	<u>\$10,085 94</u>
Deduct risks expired and terminated . . .	2,738,956 00	9,677 98
In force at end of year . . . . .	<u>\$29,033 00</u>	<u>\$407 96</u>

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$123,114 81
Losses paid from organization of company . . . . .	67,114 17
Fire losses incurred during the year . . . . .	25,958 37
Marine and inland losses incurred during the year . . .	5,942 16
Company's stock owned by directors . . . . .	101,600 00

## NEW YORK BOWERY FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 24, 1833. Commenced business September, 1833.]

PAID-UP CAPITAL, \$300,000.

JOHN A. DELANAY, Jun., *President.* *Secretary,* HENRY GRIFFIN.

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$99,050 00
Interest due or accrued thereon . . . . .	1,240 86
United States bonds . . . . .	663,119 49
Cash in the office of the company . . . . .	11,337 01
Cash dep'd in Nat'l Butchers' and Drovers' B'k,	1,517 37
Premiums in course of collection (gross) . . .	16,558 62
Gross Assets . . . . .	<u>\$792,823 35</u>

## LIABILITIES.

Losses claimed and reported . . . . .	\$20,000 00
Unearned premiums on outstanding risks . . .	82,947 80
Commissions and brokerage . . . . .	3,300 00
Gross Liabilities, except Capital . . . . .	<u>106,247 80</u>
Surplus as regards policy-holders . . . . .	\$686,575 55
Paid-up Capital . . . . .	<u>300,000 00</u>
Surplus over Capital . . . . .	<u>\$386,575 55</u>

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\* Value of lands mortgaged . . . . . \$150,000 00  
Value of buildings thereon . . . . . 200,000 00  
Amount of insurance held as collateral . . . . . 119,800 00

## INCOME.

Cash received for fire premiums . . . . .	\$166,890 67	
Deduct re-insurance and return premiums . . . . .	5,202 17	
Net cash received for fire premiums . . . . .	<u>          </u>	\$161,688 50
Interest received on bonds and mortgages . . . . .		11,538 20
Interest and dividends received from all other sources . . . . .		26,421 36
Income from rents . . . . .		<u>729 85</u>
Gross Cash Income . . . . .		\$200,377 91

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$75,862 76	
Deduct salvage and re-insurance . . . . .	1,825 81	
Net cash paid for fire losses . . . . .	<u>          </u>	\$74,036 95
Cash dividends paid . . . . .		60,000 00
Cash paid for commissions and brokerage . . . . .		18,002 90
for salaries of officers and employes . . . . .		22,668 22
for state and local taxes . . . . .		13,297 29
for incidentals . . . . .		<u>16,330 78</u>
Gross Cash Expenditures . . . . .		\$204,336 14

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$28,715,347 00	\$117,013 19
Fire risks written during 1879 . . . . .	37,145,805 00	166,890 67
Total . . . . .	<u>\$65,861,152 00</u>	<u>\$283,903 86</u>
Deduct risks expired and terminated . . . . .	31,560,581 00	121,943 39
In force at end of year . . . . .	<u>\$34,300,571 00</u>	<u>\$161,960 47</u>
Deduct amount re-insured . . . . .	403,200 00	1,995 13
Net amount in force . . . . .	<u>\$33,897,371 00</u>	<u>\$159,965 34</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,568,543 29
Losses paid from organization of company . . . . .	1,623,241 54
Cash dividends declared from organization of company . . . . .	2,476,500 00
Dividends declared during the year (20 per cent) . . . . .	60,000 00
Fire losses incurred during the year . . . . .	89,000 00
Company's stock owned by directors . . . . .	<u>71,925 00</u>

## NEW YORK CITY INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Feb. 19, 1872. Commenced business March 1, 1872.]

PAID-UP CAPITAL, \$300,000.

RICHARD L. FRANKLIN, *President*.      *Secretary*, JOHN D. KINSMAN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$310,000 00	\$334,662 50
Brooklyn city bonds . . . . .	20,000 00	21,400 00
	<u>\$330,000 00</u>	<u>\$356,062 50</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$10,000 00
Interest due or accrued thereon . . . . .	58 33
Bonds, as per schedule . . . . .	356,062 50
Cash in the office of the company . . . . .	3,650 76
Cash deposited in Metropolitan National Bank,	9,893 12
Interest due and accrued . . . . .	700 00
Premiums in course of collection (net) . . . . .	19,686 64
Gross Assets . . . . .	<u>\$400,051 35</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$6,433 69
claimed and reported . . . . .	9,058 90
disputed or resisted . . . . .	928 60
Unearned premiums on outstanding risks . . . . .	81,815 10
Due and accrued for rent, salaries, etc. . . . .	750 00
Gross Liabilities, except Capital . . . . .	<u>98,986 29</u>
Surplus as regards policy-holders . . . . .	\$301,065 06
Paid-up Capital . . . . .	<u>300,000 00</u>
Surplus over Capital . . . . .	\$1,065 06

## INCOME.

Cash received for fire premiums . . . . .	\$179,834 38
Deduct re-insurance and return premiums . . . . .	25,816 02
Net cash received for fire premiums . . . . .	<u>\$154,018 36</u>
Interest received on bonds and mortgages . . . . .	700 00
Interest and dividends received from all other sources . . . . .	15,715 60
Profit on sale of stock . . . . .	<u>437 50</u>
Gross Cash Income . . . . .	\$170,871 46

\* Total value of property mortgaged . . . . . \$15,000 00  
Amount of insurance held as collateral . . . . . 8,000 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$102,101 67	
Deduct salvage and re-insurance . . . . .	4,929 09	
Net cash paid for fire losses . . . . .	—————	\$97,172 58
Cash dividends paid . . . . .		15,000 00
Cash paid for commissions and brokerage . . . . .		31,785 64
for salaries of officers and employés . . . . .		16,741 90
for state and local taxes . . . . .		1,108 22
for incidentals . . . . .		27,356 81
		—————
Gross Cash Expenditures . . . . .		\$189,165 15

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$14,686,258 00	\$113,002 10
Fire risks written during 1879 . . . . .	23,166,908 00	184,769 61
	—————	—————
Total . . . . .	\$37,853,166 00	\$297,771 71
Deduct risks expired and terminated . . . . .	16,832,121 00	132,346 69
	—————	—————
In force at end of year . . . . .	\$21,021,045 00	\$165,425 02
Deduct amount re-insured . . . . .	937,167 00	9,158 61
	—————	—————
Net amount in force . . . . .	\$20,083,878 00	\$156,266 41

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$977,861 00
Losses paid from organization of company . . . . .	504,621 00
Cash dividends declared from organization of company . . . . .	95,000 00
Dividends declared during the year (5 per cent) . . . . .	15,000 00
Fire losses incurred during the year . . . . .	103,753 00
Company's stock owned by directors . . . . .	84,600 00

## NIAGARA FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July, 1850. Commenced business August, 1850.]

PAID-UP CAPITAL, \$500,000.

HENRY A. HOWE, *President*.*Secretary*, PETER NOTMAN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$875,000 00	\$930,400 00
Jersey city bonds . . . . .	8,000 00	8,280 00
District of Columbia bonds . . . . .	10,000 00	8,500 00
New York Gas-Light Company bonds . . . . .	100,000 00	101,000 00
	—————	—————
	\$993,000 00	\$1,048,180 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Lehigh and Wilkesbarre Company bonds .	\$13,650 00	\$10,000 00
202 shares Delaware, Lack., and W. R.R. .	26,530 00	18,500 00
116 " New Jersey Zinc Company .		
15 " Warren Railroad Company .		
Buffalo, B., and Pittsburgh R.R. bonds .	3,900 00	2,500 00
20 shares First National Bank, Stamford .		
6 " N. Y., N. H., and Hartford R.R. .		
40 " Lorillard Insurance Company .	900 00	600 00
43 " Hanover Insurance Company .	5,192 50	4,000 00
8 " Republic Insurance Company .		
10 " New York City Insurance Company,		
15 " Sun Mutual Insurance Company .		
United States bonds . . . . .	15,600 00	15,000 00
Chesapeake and Ohio bonds . . . . .	54,800 00	50,000 00
	<u>\$120,572 50</u>	<u>\$100,600 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate .	\$23,500 00	
Loans on mortgage of real estate (first liens*),	84,300 00	
Interest due or accrued thereon . . . . .	3,186 81	
Bonds, as per schedule . . . . .	1,048,180 00	
Loans on collateral security, as per schedule .	100,600 00	
Cash deposited in National Park Bank . .	42,251 39	
Interest due and accrued . . . . .	1,161 29	
Premiums in course of collection (net) . .	48,597 36	
Gross Assets . . . . .	<u>\$1,351,776 85</u>	
Deduct special deposits in other states . .	36,050 00	
Balance . . . . .		<u>\$1,315,726 85</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$30,147 00	
claimed and reported . . . . .		
disputed or resisted . . . . .		12,000 00
Unearned premiums on outstanding risks .	291,757 13	
Dividends to stockholders unpaid . . . .	235 50	
Gross Liabilities, except Capital . . . .	<u>\$334,139 63</u>	
Deduct liabilities on special deposits . .	6,038 78	
		<u>328,100 85</u>
Surplus as regards policy-holders . . . .		\$987,626 00
Paid-up Capital . . . . .		500,000 00
Surplus over Capital . . . . .		<u>\$487,626 00</u>

\* Value of lands mortgaged . . . . . \$102,750 00  
Value of buildings thereon . . . . . 68,750 00  
Amount of insurance held as collateral . . . . . 68,750 00

## INCOME.

Cash received for fire premiums . . . . .	\$180,172 94	
Deduct re-insurance and return premiums . . . . .	66,609 98	
Net cash received for fire premiums . . . . .	<u>          </u>	\$113,562 96
Interest received on bonds and mortgages . . . . .		6,877 50
Interest and dividends received from all other sources . . . . .		61,944 12
Profit on sale of bonds . . . . .		<u>17,500 20</u>
Gross Cash Income . . . . .		\$499,884 78

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$273,135 80	
Deduct salvage and re-insurance . . . . .	23,252 20	
Net cash paid for fire losses . . . . .	<u>          </u>	\$249,883 60
Cash dividends paid . . . . .		60,001 00
Cash paid for commissions and brokerage . . . . .		69,946 01
for salaries of officers and employes . . . . .		49,370 93
for state and local taxes . . . . .		18,428 92
for incidentals . . . . .		<u>50,374 00</u>
Gross Cash Expenditures . . . . .		\$498,004 46

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$67,140,848 00	\$640,007 51
Fire risks written during 1879 . . . . .	57,875,745 00	480,030 92
Total . . . . .	<u>\$125,016,593 00</u>	<u>\$1,120,038 43</u>
Deduct risks expired and terminated . . . . .	57,369,978 00	501,527 48
In force at end of year . . . . .	\$67,646,615 00	\$618,510 95
Deduct amount re-insured . . . . .	2,093,687 00	24,297 47
Net amount in force . . . . .	<u>\$65,552,928 00</u>	<u>\$594,213 48</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$11,110,761 96
Losses paid from organization of company . . . . .	6,307,002 60
Cash dividends declared from organization of company . . . . .	1,519,000 00
Dividends declared during the year (12 per cent) . . . . .	60,000 00
Fire losses incurred during the year . . . . .	246,311 60
Company's stock owned by directors . . . . .	216,600 00

## NORTHERN INSURANCE COMPANY, WATERTOWN, N.Y.

[Incorporated March 23, 1872. Commenced business March 23, 1872.]

PAID-UP CAPITAL, \$250,000.

G. LORD, *President*.*Secretary*, A. H. WRAY.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$80,000 00	\$82,400 00
Clayton and Theresa Railroad bonds . . . . .	10,000 00	10,000 00
Keokuk and Des Moines Railroad bonds . . . . .	4,000 00	3,800 00
Rome, Watertown, and O. Railroad bonds . . . . .	12,000 00	12,000 00
Utica, Clinton, and B. Railroad bonds . . . . .	1,000 00	1,000 00
Carthage, Watertown, and S. H. R.R. bonds . . . . .	1,000 00	1,000 00
Manistee city bonds . . . . .	400 00	400 00
	<hr/>	<hr/>
	\$108,400 00	\$110,600 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Davis Sewing-Machine Company bonds . . . . .	\$12,000 00	\$9,579 42
80 shares Merchants' Bank . . . . .	4,800 00	5,000 00
60 " Watertown Steam Engine Company, . . . . .	4,500 00	
50 " Jefferson County National Bank . . . . .	6,000 00	5,500 00
Mortgage on city property . . . . .	324 05	
Hounsfield town bond . . . . .	1,000 00	900 00
Rome, Watertown, and O. Railroad bond . . . . .	2,000 00	1,000 00
	<hr/>	<hr/>
	\$30,624 05	\$21,979 42

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$41,057 00	
Loans on mortgage of real estate (first liens*), . . . . .	120,610 78	
Interest due or accrued thereon . . . . .	5,198 88	
Bonds, as per schedule . . . . .	110,600 00	
Loans on collateral security, as per schedule . . . . .	21,979 42	
Cash in office and deposited in various banks . . . . .	41,631 25	
Interest due and accrued . . . . .	421 03	
Premiums in course of collection (gross) . . . . .	28,991 86	
Rents due and accrued . . . . .	253 50	
Office furniture . . . . .	\$2,000 00	
Gross Assets . . . . .	<hr/>	\$370,743 72

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$12,424 61
claimed and reported . . . . .	3,640 00
disputed or resisted . . . . .	1,750 00

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\* Value of lands mortgaged . . . . . \$171,120 00  
Value of buildings thereon . . . . . 97,586 00  
Amount of insurance held as collateral . . . . . 73,810 00

Unearned premiums on outstanding risks . . . . .	\$92,803 13	
Commissions and brokerage . . . . .	2,580 10	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$113,197 84
Surplus as regards policy-holders . . . . .		\$257,545 88
Paid-up Capital . . . . .		<u>250,000 00</u>
Surplus over Capital . . . . .		\$7,545 88

## INCOME.

Cash received for fire premiums . . . . .	\$226,361 31	
Deduct re-insurance and return premiums . . . . .	42,246 64	
Net cash received for fire premiums . . . . .	<u>          </u>	\$184,114 67
Interest received on bonds and mortgages . . . . .		9,921 88
Interest and dividends received from all other sources . . . . .		9,184 29
Income from rents . . . . .		<u>1,341 16</u>
Gross Cash Income . . . . .		\$204,562 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$118,964 85	
Cash dividends paid . . . . .	15,000 00	
Cash paid for commissions and brokerage . . . . .	33,619 97	
for salaries of officers and employés . . . . .	15,811 30	
for state and local taxes . . . . .	5,716 98	
for incidentals . . . . .	<u>11,947 30</u>	
Gross Cash Expenditures . . . . .		\$201,060 40

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$12,005,666 00	\$165,788 12
Fire risks written during 1879 . . . . .	18,323,804 00	226,361 31
Total . . . . .	<u>\$30,329,470 00</u>	<u>\$392,149 43</u>
Deduct risks expired and terminated . . . . .	15,730,602 00	204,766 39
In force at end of year . . . . .	<u>\$14,598,868 00</u>	<u>\$187,383 04</u>
Deduct amount re-insured . . . . .	325,556 00	5,817 38
Net amount in force . . . . .	<u>\$14,273,312 00</u>	<u>\$181,565 66</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,205,302 39
Losses paid from organization of company . . . . .	790,158 09
Cash dividends declared from organization of company . . . . .	25,000 00
Dividends declared during the year (6 per cent) . . . . .	15,000 00
Fire losses incurred during the year . . . . .	118,949 31
Company's stock owned by directors . . . . .	<u>88,900 00</u>

NORTHWESTERN NATIONAL INSURANCE COMPANY,  
MILWAUKEE, WIS.

[Incorporated Feb. 20, 1869. Commenced business July 1, 1869.]

PAID-UP CAPITAL, \$600,000.

ALEXANDER MITCHELL, *President.* Secretary, JOHN P. MCGREGOR.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$410,000 00	\$444,025 00
Milwaukee and St. Paul Railroad bonds . . . . .	15,000 00	18,600 00
Chicago, Milwaukee, and St. Paul R.R. bonds, . . . . .	40,000 00	44,000 00
Milwaukee water bonds . . . . .	150,000 00	168,000 00
North Chicago Rolling Mills Co. contract . . . . .	10,000 00	10,000 00
	<u>\$625,000 00</u>	<u>\$684,625 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$6,000 00	
Loans on mortgage of real estate (first liens*), . . . . .	134,200 00	
Interest due or accrued thereon . . . . .	1,693 25	
Bonds, etc., as per schedule . . . . .	684,625 00	
Cash in the office of the company . . . . .	2,904 46	
Cash deposited in Wis. M. and F. Ins. Co.'s B'k, . . . . .	92,935 57	
Interest due and accrued . . . . .	1,777 50	
Premiums in course of collection (gross) . . . . .	27,562 07	
Due from insurance companies . . . . .	201 50	
Board of Trade certificates . . . . .	550 00	
Salvage on losses paid . . . . .	1,799 67	
Gross Assets . . . . .	<u>          </u>	\$954,249 02

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$19,422 52	
claimed and reported . . . . .	28,593 59	
disputed or resisted . . . . .	4,400 00	
Unearned premiums on outstanding risks . . . . .	151,352 62	
Commissions and brokerage . . . . .	3,450 49	
Miscellaneous . . . . .	929 62	
Gross Liabilities, except Capital . . . . .	<u>          </u>	208,148 84
Surplus as regards policy-holders . . . . .		\$746,100 18
Paid-up Capital . . . . .		<u>600,000 00</u>
Surplus over Capital . . . . .		\$146,100 18

\* Value of lands mortgaged . . . . . \$254,000 00  
Value of buildings thereon . . . . . 126,000 00  
Amount of insurance held as collateral . . . . . 113,100 00

## INCOME.

Cash received for fire premiums . . . . .	\$273,432 62	
Deduct re-insurance and return premiums . . . . .	17,109 45	
Net cash received for fire premiums . . . . .	<u>                    </u>	\$256,323 17
Cash received for marine and inland prems. . . . .	\$84,201 00	
Deduct re-insurance and return premiums . . . . .	5,624 49	
Net cash rec'd for marine and inland prems. . . . .	<u>                    </u>	78,576 51
Interest received on bonds and mortgages . . . . .		11,200 00
Interest and dividends received from all other sources . . . . .		37,587 64
Income from all other sources . . . . .		481 96
		<u>                    </u>
Gross Cash Income . . . . .		\$384,169 28

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$138,042 65	
Deduct salvage and re-insurance . . . . .	118 13	
Net cash paid for fire losses . . . . .	<u>                    </u>	\$137,924 52
Cash paid for marine and inland losses . . . . .	\$52,212 69	
Deduct salvage and re-insurance . . . . .	6,344 12	
Net cash paid for marine and inland losses . . . . .	<u>                    </u>	45,868 57
Cash dividends paid . . . . .		63,000 00
Cash paid for commissions and brokerage . . . . .		41,074 25
for salaries of officers and employés . . . . .		30,140 62
for state and local taxes . . . . .		8,717 63
for incidentals . . . . .		30,173 96
		<u>                    </u>
Gross Cash Expenditures . . . . .		\$356,899 55

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$23,188,895 00	\$278,066 85
Fire risks written during 1879 . . . . .	30,943,726 00	273,226 07
	<u>                    </u>	<u>                    </u>
Total . . . . .	\$54,132,621 00	\$551,292 92
Deduct risks expired and terminated . . . . .	28,614,843 00	260,201 51
	<u>                    </u>	<u>                    </u>
In force at end of year . . . . .	\$25,517,778 00	\$291,091 41
Deduct amount re-insured . . . . .	342,500 00	3,631 53
	<u>                    </u>	<u>                    </u>
Net amount in force . . . . .	\$25,175,278 00	\$287,459 88
Marine risks outstanding Dec. 31, 1878 . . . . .	\$250,000 00	\$5,000 00
Marine risks written during 1879 . . . . .	13,767,679 00	89,542 53
	<u>                    </u>	<u>                    </u>
Total . . . . .	\$14,017,679 00	\$94,542 53
Deduct risks expired and terminated . . . . .	13,767,679 00	89,542 53
	<u>                    </u>	<u>                    </u>
In force at end of year . . . . .	\$250,000 00	\$5,000 00

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$3,691,212 40
Losses paid from organization of company . . . . .	2,067,949 50
Cash dividends declared from organization of company . . . . .	279,000 00
Dividends declared during the year (10½ per cent) . . . . .	63,000 00
Fire losses incurred during the year . . . . .	152,530 73
Marine and inland losses incurred during the year . . . . .	56,941 97
Company's stock owned by directors . . . . .	387,000 00

## ORIENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1867. Commenced business January, 1872.]

PAID-UP CAPITAL, \$500,000.

SELDEN C. PRESTON, *President*.*Secretary*, GEORGE W. LESTER.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
504 shares American National Bank, Hartford,	\$25,200 00	\$32,760 00
120 " Ætna National Bank, Hartford . . . . .	12,000 00	14,400 00
130 " Charter Oak Nat'l Bank, Hartford,	13,000 00	17,030 00
100 " Farm. and Mech. Nat'l B'k, Hartf'd,	10,000 00	11,650 00
119 " Mercantile Nat'l Bank, Hartford . . . . .	11,900 00	14,637 00
62 " Phoenix National Bank, Hartford . . . . .	6,200 00	9,610 00
182 " Exchange National Bank, Hartford,	9,100 00	12,558 00
124 " City National Bank, Hartford . . . . .	12,400 00	10,788 00
324 " Hartford National Bank, Hartford,	32,400 00	49,572 00
75 " Metropolitan Nat'l B'k, New York,	7,500 00	9,900 00
100 " Conn. Trust and S. Dep. Co., Hartf'd,	10,000 00	7,500 00
247 " N. Y., N. H., and Hartford R.R. . . . .	24,700 00	38,285 00
400 " Cleveland and Pittsburgh Railroad,	20,000 00	21,300 00
Indiana Central Railroad bonds . . . . .	10,000 00	10,000 00
Indianapolis and Cincinnati Railroad bonds . . . . .	11,000 00	11,550 00
Peoria county (Ill.) bonds . . . . .	5,000 00	5,500 00
Pawtucket (R.I.) town bonds . . . . .	25,000 00	28,750 00
New Brunswick (N.J.) city bonds . . . . .	10,000 00	10,500 00
Evansville (Ind.) city bonds . . . . .	15,000 00	15,000 00
Atlantic Dock Company bonds . . . . .	9,000 00	9,540 00
Norwich (Conn.) town bonds . . . . .	60,000 00	69,000 00
Lockport (N.Y.) city bonds . . . . .	10,000 00	11,000 00
Washington (Ind.) city bonds . . . . .	15,000 00	16,500 00
Indianapolis (Ind.) city bonds . . . . .	20,000 00	20,000 00
Hartford town bonds . . . . .	4,000 00	4,120 00
Macon county (Ill.) bonds . . . . .	4,000 00	4,000 00
United States bonds . . . . .	25,000 00	26,750 00
	<hr/>	<hr/>
	\$417,400 00	\$492,200 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
5 shares Ætna National Bank, Hartford .	\$600 00	\$300 00
25 “ Nat’l Fire Insurance Co., Hartford,	4,000 00	600 00
25 “ Adams Express Company . .	2,625 00	1,218 00
30 “ Ætna Life Insurance Co., Hartford,	4,800 00	1,200 00
2 “ Ætna Fire Insurance Co., Hartford,	470 00	1,880 00
15 “ American National Bank, Hartford,	975 00	
5 “ Charter Oak Nat’l Bank, Hartford,	655 00	
3 “ First National Bank, Hartford .	318 00	
388 “ Willimantic Linen Company . .	33,368 00	20,000 00
1 first mortgage bond . . . . .	1,000 00	900 00
Burlington city bonds . . . . .	2,000 00	1,200 00
	<u>\$50,811 00</u>	<u>\$27,298 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$26,767 31	
Loans on mortgage of real estate (first liens*),	137,350 00	
Interest due or accrued thereon . . . .	2,471 89	
Stocks and bonds, as per schedule . . .	492,200 00	
Loans on collateral security, as per schedule .	27,298 00	
Cash in the office of the company . . . .	1,888 47	
Cash deposited in American National Bank .	82,164 44	
Interest due and accrued . . . . .	8,641 78	
Premiums in course of collection (net) . .	30,028 77	
Rents due and accrued . . . . .	209 55	
Gross Assets . . . . .	<u>—————</u>	\$809,020 21

## LIABILITIES.

Net amount of unpaid losses . . . . .	\$21,587 57	
Unearned premiums on outstanding risks .	141,133 74	
Gross Liabilities, except Capital . . . .	<u>—————</u>	162,721 31
Surplus as regards policy-holders . . . .		\$616,298 90
Paid-up Capital . . . . .		<u>500,000 00</u>
Surplus over Capital . . . . .		\$146,298 90

## INCOME.

Cash received for fire premiums . . . .	\$248,599 86	
Deduct re-insurance and return premiums .	25,776 97	
Net cash received for fire premiums . . .	<u>—————</u>	\$222,822 89
Interest received on bonds and mortgages .		10,709 34
Interest and dividends received from all other sources .		32,011 25
Income from rents . . . . .		<u>897 60</u>
Gross Cash Income . . . . .		\$266,441 08

\* Total value of property mortgaged . . . . . \$366,500 00  
Amount of insurance held as collateral . . . . . 121,750 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$127,430 20
Cash dividends paid . . . . .	50,000 00
Cash paid for commissions and brokerage . . . . .	33,958 42
for salaries of officers and employés . . . . .	21,125 56
for state and local taxes . . . . .	6,307 21
for incidentals . . . . .	21,524 80
Gross Cash Expenditures . . . . .	<u>\$260,346 19</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$23,129,298 00	\$275,291 02
Fire risks written during 1879 . . . . .	22,482,787 00	248,599 86
Total . . . . .	<u>\$45,612,085 00</u>	<u>\$523,890 88</u>
Deduct risks expired and terminated . . . . .	20,546,423 00	240,646 09
In force at end of year . . . . .	<u>\$25,065,662 00</u>	<u>\$283,244 79</u>
Deduct amount re-insured . . . . .	301,221 00	4,003 80
Net amount in force . . . . .	<u>\$24,764,441 00</u>	<u>\$279,240 99</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,581,303 04
Losses paid from organization of company . . . . .	1,333,426 04
Cash dividends declared from organization of company . . . . .	345,000 00
Dividends declared during the year (10 per cent) . . . . .	50,000 00
Fire losses incurred during the year . . . . .	131,593 81
Company's stock owned by directors . . . . .	56,600 00

## ORIENT MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Feb. 18, 1854. Commenced business March 1, 1854.]

EUGENE DUTILH, *President*.*Secretary*, CHARLES IRVING.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$250,000 00	\$260,000 00
Sandy Hook and City Island Tel. Co. stock . . . . .	1,000 00	1,000 00
	<u>\$251,000 00</u>	<u>\$261,000 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$350,029 18
Stocks and bonds, as per schedule . . . . .	261,000 00
Cash deposited in various banks . . . . .	70,467 32
Interest due and accrued . . . . .	5,191 02
Premiums in course of collection (gross) . . . . .	86,958 59

Notes taken for marine and inland risks . . . . .	\$343,143 61
Unsettled accounts secured . . . . .	3,253 43
Company's own scrip . . . . .	\$77,142 00
Gross Assets . . . . .	<u>\$1,120,043 15</u>

## LIABILITIES.

Losses claimed and reported . . . . .	\$118,815 00
Losses disputed or resisted . . . . .	5,500 00
Unearned premiums on outstanding risks . . . . .	144,765 10
Unpaid scrip ordered to be redeemed . . . . .	836 00
Interest due or accrued on scrip . . . . .	7,285 55
Due and accrued for rent, salaries, etc. . . . .	3,732 40
Commissions and brokerage . . . . .	6,045 31
Due for re-insurance . . . . .	7,055 13
Gross Liabilities, except Scrip . . . . .	<u>294,034 49</u>
Surplus as regards policy-holders . . . . .	\$826,008 66
Scrip outstanding, not ordered to be redeemed . . . . .	*593,528 00
Surplus over Scrip . . . . .	<u>\$232,480 66</u>

## INCOME.

Cash received for marine and inland prems. . . . .	\$778,788 12
Deduct re-insurance and return premiums . . . . .	192,343 52
Net cash received for marine and inland prems. . . . .	<u>\$586,444 60</u>
Interest and dividends received from all sources . . . . .	13,134 24
Income from rents . . . . .	21,521 50
Gross Cash Income . . . . .	<u>\$621,100 34</u>

## EXPENDITURES.

Cash paid for marine and inland losses . . . . .	\$520,531 26
Deduct salvage and re-insurance . . . . .	106,827 59
Net cash paid for marine and inland losses . . . . .	<u>\$413,703 67</u>
Cash paid for redemption of scrip and interest . . . . .	1,674 50
for commissions and brokerage . . . . .	44,146 16
for salaries of officers and employés . . . . .	44,029 80
for state and local taxes . . . . .	16,297 14
for incidentals . . . . .	15,193 98
Gross Cash Expenditures . . . . .	<u>\$535,045 25</u>

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1878 . . . . .	\$18,426,958 00	\$113,571 23
Marine risks written during 1879 . . . . .	140,768,641 00	802,271 22
Total . . . . .	<u>\$159,195,599 00</u>	<u>\$915,842 45</u>
Deduct risks expired and terminated . . . . .	135,488,957 00	771,077 35
In force at end of year . . . . .	<u>\$23,706,642 00</u>	<u>\$144,765 10</u>

\* Not including \$77,142 held by company.

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$21,736,212 61
Losses paid from organization of company . . .	11,393,221 71
Marine and inland losses incurred during the year . .	429,710 67

## PACIFIC FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 26, 1851. Commenced business April 29, 1851.]

PAID-UP CAPITAL, \$200,000.

THOMAS F. JEREMIAH, *President*.      *Secretary*, WILLIAM A. BUTLER.

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$81,100 00
Loans on mortgage of real estate (first liens*),	131,150 00
Interest due or accrued thereon . . .	1,828 06
United States bonds . . . . .	451,036 25
Cash in the office of the company . . .	3,244 05
Cash deposited in Pacific National Bank . .	4,676 48
Interest due and accrued . . . . .	5,050 00
Premiums in course of collection (net) . .	6,243 68
Premiums more than 3 months due, \$663 20	
Gross Assets . . . . .	<u>\$684,328 52</u>

## LIABILITIES.

Losses claimed and reported . . . . .	\$13,000 00
Losses disputed or resisted . . . . .	3,000 00
Total amount of losses . . . . .	<u>\$16,000 00</u>
Less re-insurance . . . . .	1,500 00
Net amount of unpaid losses . . . . .	<u>\$14,500 00</u>
Unearned premiums on outstanding risks . .	70,775 88
Gross Liabilities, except Capital . . . . .	<u>85,275 88</u>
Surplus as regards policy-holders . . . . .	\$599,052 64
Paid-up Capital . . . . .	<u>200,000 00</u>
Surplus over Capital . . . . .	\$399,052 64

## INCOME.

Cash received for fire premiums . . . . .	\$133,143 81
Deduct re-insurance and return premiums . .	11,113 80
Net cash received for fire premiums . . . . .	<u>\$122,030 01</u>

\* Value of lands mortgaged . . . . . \$138,000 00  
 Value of buildings thereon . . . . . 130,000 00  
 Amount of insurance held as collateral . . . . . 130,000 00

Interest received on bonds and mortgages . . . .	\$9,244 42
Interest and dividends received from all other sources . .	21,738 06
Income from rents . . . . .	1,833 32
	<hr/>
Gross Cash Income . . . . .	\$154,845 81

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$74,498 74	
Deduct salvage and re-insurance . . . . .	4,274 94	
Net cash paid for fire losses . . . . .	<hr/>	\$70,223 80
Cash dividends paid . . . . .		40,000 00
Cash paid for commissions and brokerage . . . . .		17,862 26
for salaries of officers and employés . . . . .		25,750 00
for state and local taxes . . . . .		10,877 05
for incidentals . . . . .		12,016 63
		<hr/>
Gross Cash Expenditures . . . . .		\$170,729 74

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$24,176,882 00	\$138,137 51
Fire risks written during 1879 . . . . .	26,527,677 00	140,951 97
	<hr/>	<hr/>
Total . . . . .	\$50,704,559 00	\$279,089 48
Deduct risks expired and terminated . . . . .	25,318,719 00	140,166 05
	<hr/>	<hr/>
In force at end of year . . . . .	\$25,385,840 00	\$138,923 43
Deduct amount re-insured . . . . .	264,700 00	1,547 47
	<hr/>	<hr/>
Net amount in force . . . . .	\$25,121,140 00	\$137,375 96

## MISCELLANEOUS.

Premiums received from organization of company . .	\$3,275,188 00
Losses paid from organization of company . . . .	1,436,582 00
Cash dividends declared from organization of company . .	998,000 00
Dividends declared during the year (20 per cent) . . . .	40,000 00
Fire losses incurred during the year . . . . .	78,773 80
Company's stock owned by directors . . . . .	49,950 00

## PACIFIC MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated, 1854. Commenced business Jan. 10, 1855.]

HORACE J. MOODY, *President*.*Secretary*, WILLOUGHBY POWELL.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
United States bonds . . . . .	\$335,000 00	\$348,050 00
Delaware and Hudson Canal Co. bonds . . . . .	10,000 00	10,000 00
100 shares American Exchange Nat'l Bank . . . . .	10,000 00	11,400 00
50 " National Bank of Commerce . . . . .	5,000 00	6,800 00

# 326 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Commercial Mutual Insurance Company scrip,	\$130 00	}	\$800 00
New York Mutual Insurance Company scrip .	70 00		
Atlantic Mutual Insurance Company scrip .	670 00		
Delaware Mutual Safety Insurance Co. scrip .	90 00		
50 shares Sandy Hook and City Island Tel. Co.	1,000 00		900 00
	<u>\$361,960 00</u>		<u>\$377,950 00</u>

Securities held as collateral for cash loans:—

Securities held as collateral for cash loans. —		Market value.	Loaned thereon.
United States Life Insurance Company scrip .		\$3,780 00	} \$12,500 00
200 shares United States Life Insurance Co. .		12,000 00	
40 “ United States Trust Company .		13,600 00	
24 “ Union Bank . . . . .		1,740 00	
100 “ Broadway Bank . . . . .		5,125 00	
30 “ Standard Fire Insurance Company,		2,100 00	
38 “ Importers’ and Traders’ Ins. Co. .		1,976 00	
88 “ Manhattan Company . . . . .		5,852 00	
25 “ People’s Bank . . . . .		843 75	
50 “ Guardian Fire Insurance Company,		3,500 00	
20 “ Nassau Fire Insurance Company .		1,600 00	
10 “ Union Ferry Company . . . . .		1,320 00	
575 “ Fourth National Bank . . . . .		62,100 00	
100 “ Central National Bank . . . . .		10,900 00	
50 “ German American Bank . . . . .		3,000 00	
Western North Carolina Railroad bonds .		17,100 00	14,700 00
55 shares Lake Shore and Mich. Cent. R.R. .		8,250 00	6,000 00
		<u>\$154,786 75</u>	<u>\$124,200 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . .	\$377,950 00
Loans on collateral security, as per schedule .	124,200 00
Cash in the office of the company . . .	3,505 89
Cash deposited in various banks . . .	100,831 34
Premiums in course of collection (gross) .	66,503 42
Notes taken for marine and inland risks .	55,960 05
Premiums more than 3 months due, \$2,575 75	
Gross Assets . . . . .	<u>\$728,950 70</u>

## LIABILITIES.

Net amount of unpaid losses . . . . .	\$184,850 00
Unearned premiums on outstanding risks .	129,624 90
Unpaid scrip ordered to be redeemed . .	12,644 00
Interest due or accrued on scrip . . .	13,897 80
Due and accrued for rent . . . . .	1,000 00
Return premiums . . . . .	4,371 93
Re-insurance . . . . .	16,000 00
Gross Liabilities, except Scrip . . . . .	<u>362,388 63</u>
Surplus as regards policy-holders . . . .	\$366,562 07
Scrip outstanding, not ordered to be redeemed .	408,541 00
Impairment of Scrip Reserve . . . . .	<u>\$41,978 93</u>

## INCOME.

Cash received for marine and inland premis. .	\$971,637 05	
Deduct re-insurance and return premiums .	115,455 88	
Net cash rec'd for marine and inland premis. .	—————	\$856,181 17
Interest and dividends received from all sources . . .	35,900 46	
Gross Cash Income . . . . .		\$892,081 63

## EXPENDITURES.

Cash paid for marine and inland losses . .	\$855,259 76	
Deduct salvage and re-insurance . . .	95,110 39	
Net cash paid for marine and inland losses .	—————	\$760,149 37
Interest paid scripholders . . . . .		118 44
Cash paid for commissions and brokerage . . . .	59,259 25	
for salaries of officers and employés . . . .	43,401 33	
for state and local taxes . . . . .	5,310 77	
for incidentals . . . . .	34,769 54	
Gross Cash Expenditures . . . . .		\$903,008 70

## RISKS AND PREMIUMS.

Marine risks outstanding Dec. 31, 1878 .	\$4,884,834 00	\$91,706 95
Marine risks written during 1879 . .	103,959,623 00	1,047,340 45
Total . . . . .	\$108,844,457 00	\$1,139,047 40
Deduct risks expired and terminated . .	100,469,944 00	994,231 43
In force at end of year . . . . .	\$8,374,513 00	\$144,815 97

## MISCELLANEOUS.

Premiums received from organization of company .	\$17,674,749 80
Losses paid from organization of company . . .	11,013,071 70
Marine and inland losses incurred during the year .	802,199 37

## PARK FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, \$200,000.

WILLIAM JAFFRAY, *President.* Secretary, WILLIAM VALENTINE.

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$303,275 00
Loans on collateral security . . . . .	5,000 00
Cash deposited in National Broadway Bank .	2,839 68
Interest due and accrued . . . . .	6,434 69
Premiums in course of collection (gross) .	6,124 02
Premiums more than 3 months due, \$1,085 04	
Gross Assets . . . . .	————— \$323,673 39

## LIABILITIES.

Losses claimed and reported . . . .	\$4,645 00	
Losses disputed or resisted . . . .	1,000 00	
Unearned premiums on outstanding risks . .	26,872 57	
Due and accrued for rent . . . .	500 00	
Commissions and brokerage . . . .	918 00	
Gross Liabilities, except Capital . . . .	<u>          </u>	\$33,935 57
Surplus as regards policy-holders . . . .		\$289,737 82
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$89,737 82

## INCOME.

Cash received for fire premiums . . . .	\$55,420 04	
Deduct re-insurance and return premiums . .	4,514 42	
Net cash received for fire premiums . . . .	<u>          </u>	\$50,905 62
Interest and dividends received from all sources . . . .		<u>14,998 34</u>
Gross Cash Income . . . . .		\$65,903 96

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$36,039 95	
Deduct salvage and re-insurance . . . .	7,323 35	
Net cash paid for fire losses . . . . .	<u>          </u>	\$28,716 60
Cash dividends paid . . . . .		24,000 00
Cash paid for commissions and brokerage . . . .		7,928 22
for salaries of officers and employés . . . .		10,537 50
for state and local taxes . . . . .		886 68
for incidentals . . . . .		<u>6,208 47</u>
Gross Cash Expenditures . . . . .		\$78,277 47

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . .	\$7,708,500 00	\$49,939 47
Fire risks written during 1879 . . . . .	11,742,527 00	<u>57,162 37</u>
Total . . . . .	\$19,451,027 00	\$107,101 84
Deduct risks expired and terminated . . . .	11,915,448 00	<u>54,226 43</u>
In force at end of year . . . . .	\$7,535,579 00	\$52,875 41
Deduct amount re-insured . . . . .	304,246 00	<u>1,086 01</u>
Net amount in force . . . . .	\$7,231,333 00	\$51,789 40

## MISCELLANEOUS.

Premiums received from organization of company . .	\$2,305,519 59
Losses paid from organization of company . . . .	1,132,071 68
Cash dividends declared from organization of company . .	654,000 00
Dividends declared during the year (12 per cent) . . . .	24,000 00
Fire losses incurred during the year . . . . .	33,001 53
Company's stock owned by directors . . . . .	<u>49,000 00</u>

## PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1825. Commenced business April, 1825.]

PAID-UP CAPITAL, \$400,000.

JOHN DEVEREUX, *President.**Secretary, Wm. G. CROWELL.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$270,000 00	\$279,900 00
Philadelphia city loan . . . . .	55,500 00	67,275 00
250 shares Phila., Wil., and Balt. R.R. Co. .	12,500 00	17,250 00
Phila., Wil., and Balt. R.R. Co. loans, 6s .	10,000 00	11,000 00
Pennsylvania Railroad Company loan . .	49,000 00	52,535 00
Philadelphia and Reading Railroad loan .	37,500 00	40,787 50
Delaware Railroad Company loan, 6s. . .	15,000 00	16,500 00
Philadelphia and Erie Railroad Co. loan, 6s .	25,000 00	25,750 00
North Pennsylvania Railroad Company loan, 6s,	40,000 00	44,000 00
Lehigh Valley Railroad loan, 6s . . . .	55,000 00	62,150 00
Harrisburg, Mount Joy, etc., Railroad loan, 6s, *	20,000 00	21,600 00
Elmira and Williamsport Railroad loan, 7s .	25,000 00	26,875 00
West Jersey Railroad loan, 7s . . . .	10,000 00	11,500 00
Pennsylvania and N. Y. Central R.R. Co. loan,	24,000 00	28,320 00
United Companies of New Jersey loan, 6s .	60,000 00	67,200 00
Southern Central Railroad loan . . . .	20,000 00	20,000 00
West Pennsylvania Railroad loan . . . .	4,000 00	4,100 00
The Car Trust of Pennsylvania . . . .	67,000 00	67,000 00
The Empire Car Trust . . . . .	37,000 00	37,000 00
The New Jersey Car Trust . . . . .	28,000 00	28,000 00
The New York and Pacific Car Trust . . .	26,000 00	26,000 00
The Pennsylvania Company . . . . .	20,000 00	20,000 00
American Steamship Company loan . . .	15,000 00	15,000 00
Schuylkill Navigation Company loan . . .	20,000 00	18,122 00
Lehigh Coal and Navigation Company loan .	49,000 00	51,730 00
Chesapeake and Delaware Canal Co. loan .	10,000 00	8,200 00
Delaware Division Canal Company loan . .	20,000 00	19,000 00
Phila. and Reading Coal and Iron Co. loan .	20,000 00	17,600 00
Pennsylvania state loan, 6s . . . . .	1,500 00	1,635 00
Harrisburg city loan, 6s . . . . .	18,000 00	18,540 00
St. Louis city loan, 6s . . . . .	25,000 00	26,000 00
Delaware state loan, 6s . . . . .	13,000 00	13,910 00
New Jersey state loan, 6s . . . . .	8,000 00	8,240 00
Camden county loan, 6s . . . . .	15,000 00	16,200 00
Cincinnati city loan . . . . .	60,000 00	69,200 00
Pittsburg city loan, 7s . . . . .	60,000 00	68,600 00
Newark city loan, 7s . . . . .	20,000 00	22,950 00
200 shares Philadelphia Bank . . . . .	20,000 00	35,000 00
20 " Manayunk Gas Company . . . . .	1,000 00	1,000 00

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\$1,286,000 00 \$1,385,669 50

# 330 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
6 shares Ins. Co. State of Pennsylvania . .	\$1,784 00	\$1,000 00
700 “ Pennsylvania Railroad . . . .	35,700 00	26,200 00
	<u>\$37,484 00</u>	<u>\$27,200 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$140,000 00
Loans on mortgage of real estate (first liens*),	309,307 00
Interest due or accrued thereon . . . .	5,929 33
Stocks, bonds, etc., as per schedule . .	1,385,669 50
Loans on collateral security, as per schedule .	27,200 00
Cash in the office of the company . . . .	7,351 66
Cash deposited in Philadelphia National Bank,	50,599 79
Premiums in course of collection (gross) .	85,054 83
Gross Assets . . . . .	<u>\$2,011,112 11</u>
Deduct special deposits in other states . . . .	20,650 00
	<u>Balance . . . . . \$1,990,462 11</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$42,000 00
Unearned premiums on outstanding risks .	321,023 20
Reclaimable on perpetual fire policies . .	419,015 68
State and local taxes . . . . .	2,000 00
Commissions and brokerage . . . . .	20,000 00
Gross Liabilities, except Capital . . . .	<u>\$804,038 88</u>
Deduct liabilities on special deposits . . . .	18,819 90
	<u>785,218 98</u>
Surplus as regards policy-holders . . . . .	\$1,205,243 13
Paid-up Capital . . . . .	<u>400,000 00</u>
Surplus over Capital . . . . .	<u>\$805,243 13</u>

## INCOME.

Cash received for fire premiums . . . .	\$579,239 66
Deduct re-insurance and return premiums .	46,702 47
Net cash received for fire premiums . . .	<u>\$532,537 19</u>
Interest received on bonds and mortgages .	22,985 75
Interest and dividends received from all other sources .	78,886 32
Income from rents . . . . .	250 00
Income from perpetual insurance . . . . .	628 99
Profit on securities sold . . . . .	90 00
Deposits received for perpetual fire risks .	\$25,265 40
Gross Cash Income . . . . .	<u>\$635,378 25</u>

\* Total value of property mortgaged . . . . . \$850,000 00  
Amount of insurance held as collateral . . . . . 202,367 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$318,480 03
Cash dividends paid . . . . .	40,000 00
Cash paid for commissions and brokerage . . . . .	83,361 03
for salaries of officers and employés . . . . .	82,433 68
for state and local taxes . . . . .	16,666 82
for incidentals . . . . .	13,138 02
Gross Cash Expenditures . . . . .	<u>\$554,079 58</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$47,927,868 00	\$608,511 22
Fire risks written during 1879 . . . . .	53,927,503 00	579,239 66
Total . . . . .	<u>\$101,855,371 00</u>	<u>\$1,187,750 88</u>
Deduct risks expired and terminated . . . . .	47,982,465 00	547,294 24
In force at end of year . . . . .	\$53,872,906 00	\$640,456 64
Deduct amount re-insured . . . . .	695,346 00	7,572 64
Net amount in force . . . . .	<u>\$53,177,560 00</u>	<u>\$632,884 00</u>
Perpetual risks in force . . . . .	\$17,070,867 00	

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$7,879,040 00
Losses paid from organization of company . . . . .	5,522,695 00
Cash dividends declared from organization of company . . . . .	1,979,000 00
Dividends declared during the year (10 per cent) . . . . .	40,000 00
Fire losses incurred during the year . . . . .	315,480 03
Company's stock owned by directors . . . . .	76,200 00

## PEOPLE'S INSURANCE COMPANY, NEWARK, N. J.

[Incorporated March 5, 1866. Commenced business Oct. 11, 1867.]

PAID-UP CAPITAL, \$300,000.

JOHN M. RANDALL, *President*.*Secretary*, J. H. LINDSLEY.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$122,000 00	\$127,282 50
Essex county bond . . . . .	9,000 00	9,900 00
	<u>\$131,000 00</u>	<u>\$137,182 50</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Newark City Ice Company stock . . . . .	\$15,700 00	\$9,500 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$156,259 86
Loans on mortgage of real estate (first liens *), . . . . .	125,873 61
Interest due or accrued thereon . . . . .	4,335 48
Stocks, bonds, etc., as per schedule . . . . .	137,182 50
Loans on collateral security, as per schedule . . . . .	9,500 00
Cash in the office of the company . . . . .	6,654 78
Cash deposited in First National Bank . . . . .	27,234 38
Interest due and accrued . . . . .	332 50
Premiums in course of collection (gross) . . . . .	15,530 90
Notes taken for marine and inland risks . . . . .	16,400 88
Rents due and accrued . . . . .	2,150 50
Gross Assets . . . . .	<u>\$501,455 39</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$13,306 96
claimed and reported . . . . .	15,965 33
disputed or resisted . . . . .	1,600 00
Unearned premiums on outstanding risks . . . . .	112,363 83
Commissions and brokerage . . . . .	2,000 00
Gross Liabilities, except Capital and Scrip, . . . . .	<u>145,326 12</u>
Surplus as regards policy-holders . . . . .	\$356,129 27
Paid-up Capital . . . . .	300,000 00
Scrip outstanding, not ordered to be redeemed . . . . .	<u>863 00</u>
Surplus over Capital and Scrip . . . . .	\$55,266 27

## INCOME.

Cash received for fire premiums . . . . .	\$255,505 94
Deduct re-insurance and return premiums . . . . .	24,777 46
Net cash received for fire premiums . . . . .	<u>\$230,728 48</u>
Interest received on bonds and mortgages . . . . .	7,506 39
Interest and dividends received from all other sources . . . . .	7,868 12
Income from rents . . . . .	<u>4,030 91</u>
Gross Cash Income . . . . .	\$250,133 90

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$136,675 53
Cash dividends paid . . . . .	24,000 00
Cash paid for redemption of scrip and interest . . . . .	36 20
for commissions and brokerage . . . . .	56,258 29
for salaries of officers and employés . . . . .	12,501 91
for state and local taxes . . . . .	8,465 10
for incidentals . . . . .	<u>8,701 91</u>
Gross Cash Expenditures . . . . .	\$246,638 94

\* Value of lands mortgaged . . . . . \$116,950 00  
Value of buildings thereon . . . . . 130,600 00  
Amount of insurance held as collateral . . . . . 126,600 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$19,738,649 00	\$232,079 46
Fire risks written during 1879 . . . . .	21,616,716 00	252,238 69
Total . . . . .	\$41,355,365 00	\$484,318 15
Deduct risks expired and terminated . . . . .	21,229,688 00	256,459 21
In force at end of year . . . . .	\$20,125,677 00	\$227,858 94
Deduct amount re-insured . . . . .	415,353 00	5,478 26
Net amount in force . . . . .	\$19,710,324 00	\$222,380 68

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,359,372 42
Losses paid from organization of company . . . . .	1,121,263 41
Cash dividends declared from organization of company . . . . .	212,220 00
Dividends declared during the year (8 per cent) . . . . .	24,000 00
Fire losses incurred during the year . . . . .	131,319 09
Company's stock owned by directors . . . . .	143,000 00

## PEOPLE'S FIRE INSURANCE COMPANY, TRENTON, N J.

[Incorporated Feb. 25, 1861. Commenced business Feb. 10, 1865.]

PAID-UP CAPITAL, \$300,000.

CHARLES SCOTT, *President.**Secretary,* C. V. C. MURPHY.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$160,000 00	\$166,775 00
New Jersey state bonds . . . . .	15,000 00	17,850 00
Jersey city bonds . . . . .	25,000 00	25,892 00
Elizabeth city bonds . . . . .	10,000 00	4,000 00
Mechanics' National Bank stock . . . . .	7,500 00	9,600 00
Pennsylvania Railroad Company stock . . . . .	50,000 00	51,000 00
Central Railroad of New Jersey stock . . . . .	9,000 00	7,245 00
Central Railroad of New Jersey bonds . . . . .	1,000 00	1,050 00
	\$277,500 00	\$283,412 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Pennsylvania Railroad Company stock . . . . .	\$6,834 00	\$9,000 00
Trenton Hall Association stock . . . . .	4,500 00	
	\$11,334 00	

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$33,347 90	
Loans on mortgage of real estate (first liens *), . . . . .	222,150 00	
Interest due or accrued thereon . . . . .	3,692 25	
Stocks, bonds, etc., as per schedule . . . . .	283,412 00	
Loans on collateral security, as per schedule . . . . .	9,000 00	
Cash in the office of the company . . . . .	83 00	
Cash deposited in Mechanics' National Bank . . . . .	26,964 53	
Interest due and accrued . . . . .	135 00	
Premiums in course of collection (gross) . . . . .	22,309 12	
Gross Assets . . . . .	<u>          </u>	\$601,093 80

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$4,024 59	
claimed and reported . . . . .	8,805 00	
disputed or resisted . . . . .	2,050 00	
Unearned premiums on outstanding risks . . . . .	96,754 63	
Due and accrued for rent, salaries, etc. . . . .	345 13	
Commissions and brokerage . . . . .	4,561 80	
Return premiums . . . . .	3,192 15	
Gross Liabilities, except Capital . . . . .	<u>          </u>	119,733 30
Surplus as regards policy-holders . . . . .		\$481,360 50
Paid-up Capital . . . . .		<u>300,000 00</u>
Surplus over Capital . . . . .		\$181,360 50

## INCOME.

Cash received for fire premiums . . . . .	\$156,710 85	
Deduct re-insurance and return premiums . . . . .	14,648 20	
Net cash received for fire premiums . . . . .	<u>          </u>	\$142,062 65
Interest received on bonds and mortgages . . . . .		14,888 50
Interest and dividends received from all other sources . . . . .		14,195 20
Income from all other sources . . . . .		<u>6,633 75</u>
Gross Cash Income . . . . .		\$177,780 10

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$116,890 76	
Cash dividends paid . . . . .	24,000 00	
Cash paid for commissions and brokerage . . . . .	32,361 09	
for salaries of officers and employés . . . . .	10,257 50	
for state and local taxes . . . . .	4,157 63	
for incidentals . . . . .	<u>8,167 78</u>	
Gross Cash Expenditures . . . . .	<u>          </u>	\$195,834 76

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* Value of lands mortgaged . . . . .	\$211,600 00
Value of buildings thereon . . . . .	278,000 00
Amount of insurance held as collateral . . . . .	161,400 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$17,325,429 00	\$213,293 34
Fire risks written during 1879	15,484,048 00	160,473 64
Total	\$32,809,477 00	\$373,766 98
Deduct risks expired and terminated	15,911,933 00	172,677 52
In force at end of year	\$16,897,544 00	\$201,089 46

## MISCELLANEOUS.

Premiums received from organization of company	\$1,393,989 55
Losses paid from organization of company	629,313 50
Cash dividends declared from organization of company	152,000 00
Dividends declared during the year (8 per cent)	24,000 00
Fire losses incurred during the year	109,604 00
Company's stock owned by directors	141,900 00

## PHENIX INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated Sept. 10, 1853. Commenced business, Sept. 10, 1853.]

PAID-UP CAPITAL, \$1,000,000.

STEPHEN CROWELL, *President*.*Secretary*, PHILANDER SHAW.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	\$805,000 00	\$851,175 00
Tennessee state bonds	45,000 00	16,200 00
North Carolina state bonds	10,000 00	2,500 00
Virginia state certificates	14,772 33	886 34
Mississippi state certificates	20,000 00	20,000 00
Kings county bonds, 6 per cent	1,000 00	1,100 00
City of Brooklyn bonds, 6 per cent	15,000 00	17,400 00
City of Brooklyn bonds (Park loan), 7 per ct.	6,000 00	7,680 00
Nassau Gas-Light Co. (Brooklyn) certificates,	17,000 00	17,000 00
900 shares Nassau Gas-Light Co., Brooklyn	22,500 00	14,625 00
300 " New York Mutual Gas-Light Co.	30,000 00	16,500 00
People's Gas-Light Co., Brooklyn, bonds	57,000 00	57,000 00
590 shares People's Gas-Light Co., Brooklyn,	5,900 00	1,770 00
440 " Brooklyn Gas-Light Company	11,000 00	14,850 00
100 " New York Gas-Light Company	10,000 00	9,000 00
65 " Union Ferry Company, Brooklyn,	6,500 00	9,750 00
1,617 " Brooklyn City Railroad Company,	16,170 00	24,255 00
80 " Commercial Bank, Brooklyn	4,800 00	3,360 00
13 " Merchants' Nat'l Bank, New York,	650 00	825 50

500 shares	Metropolitan Nat'l B'k, New York,	\$50,000 00	\$67,500 00
500 "	Am. Ex. Nat'l Bank, New York .	50,000 00	57,500 00
200 "	Fourth National Bank, New York .	20,000 00	21,600 00
75 "	Nat'l B'k of the Republic, New York,	7,500 00	8,775 00
200 "	Central National Bank, New York,	20,000 00	22,000 00
50 "	Shoe and Leath. Nat'l B'k, New York,	5,000 00	6,300 00
100 "	St. Nicholas Nat'l Bank, New York,	10,000 00	10,700 00
87 "	Nat'l B'k of Commerce, New York,	8,700 00	11,919 00
250 "	Mechanics' Bank of Brooklyn .	12,500 00	21,875 00
40 "	Mechanics' Nat'l Bank, New York,	1,000 00	1,350 00
80 "	City Bank of Brooklyn . . .	4,000 00	10,000 00
	Houston and Texas Railroad bonds . . .	3,000 00	3,000 00

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\$1,289,992 33 \$1,328,395 84

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Montauk Fire Ins. Co., Brooklyn .	\$1,110 00	\$5,368 00
10 " Mechanics' Fire Ins. Co., Brooklyn,	850 00	
40 " Mechanics' Bank, Brooklyn . .	3,500 00	
4 " Shoe and Leath. Nat'l B'k, New York,	504 00	
10 " New York Economical Printing Co.	1,500 00	1,000 00
60 " Manhattan Fire Ins. Co., New York,	6,600 00	5,500 00
130 " Union Trust Company, New York .	15,600 00	18,000 00
16 " Shoe and Leath. Nat'l B'k, New York,	2,016 00	
30 " Lamar Fire Ins. Co., New York .	3,150 00	
50 " Fireman's Trust Ins. Co., Brooklyn,	540 00	1,100 00
7 " Market National Bank, New York,	791 00	
People's Gas-Light Co. (Brooklyn) bonds .	15,000 00	9,500 00
40 shares Long Island Bank, Brooklyn . .	2,200 00	2,500 00
20 " Montauk Fire Ins. Co., Brooklyn .	1,110 00	
30 " Standard Fire Ins. Co., New York,	1,845 00	1,200 00
7 " Union Ferry Company, Brooklyn .	1,050 00	700 00
Kings county bonds . . . . .	5,750 00	4,000 00
8 shares Home Fire Ins. Co., New York .	1,040 00	2,000 00
50 " Hamilton Fire Ins. Co., New York,	1,275 00	
5 " Am. Ex. Fire Ins. Co., New York,	500 00	400 00
30 " Citizens' Bank, New York . . .	750 00	3,000 00
25 " Hanover National Bank, New York,	2,875 00	
5 " Norwich and Worcester R.R. Co. .	500 00	
5 " Chicago, Burl., and Quincy R.R. Co.	625 00	200 00
60 " Manhattan Fire Ins. Co., New York,	6,600 00	6,000 00
40 " Tradesmen's Fire Ins. Co., New York,	1,050 00	500 00
24 " Mechanics' Nat'l Bank, New York,	810 00	2,000 00
New York city bond . . . . .	2,160 00	
200 shares Brooklyn City Railroad Company .	3,000 00	2,000 00

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\$84,301 00 \$64,968 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$315,000 00	
Loans on mortgage of real estate (first liens*),	211,000 00	
Interest due or accrued thereon . . .	5,570 41	
Stocks, bonds, etc., as per schedule . . .	1,328,395 84	
Loans on collateral security, as per schedule .	64,968 00	
Cash in the office of the company . . .	1,620 76	
Cash deposited in various banks . . .	292,120 63	
Interest due and accrued . . .	4,268 92	
Premiums in course of collection (gross) .	204,455 08	
Notes taken for marine and inland risks .	29,492 27	
Rents due and accrued . . .	747 91	
Re-insurance due . . .	21,000 00	
Salvage, wrecking-tug, etc. . .	54,030 00	
Gross Assets . . .	<u>\$2,532,669 82</u>	
Deduct special deposits in other states . . .	212,587 50	
Balance . . .	<u>\$2,320,082 32</u>	

## LIABILITIES.

Losses adjusted, unpaid . . .	\$17,908 24	
claimed and reported . . .	101,998 01	
disputed or resisted . . .	12,181 14	
Unearned premiums on outstanding risks .	868,014 59	
Due and accrued for rent, salaries, etc. .	3,250 00	
Commissions and brokerage . . .	8,183 37	
Return premiums . . .	17 68	
Gross Liabilities, except Capital . . .	<u>\$1,011,553 03</u>	
Deduct liabilities on special deposits . . .	74,308 05	
	<u>937,244 98</u>	
Surplus as regards policy-holders . . .	\$1,382,837 34	
Paid-up Capital . . .	1,000,000 00	
Surplus over Capital . . .	<u>\$382,837 34</u>	

## INCOME.

Cash received for fire premiums . . .	\$1,314,649 51	
Deduct re-insurance and return premiums .	132,820 50	
Net cash received for fire premiums . . .	<u>\$1,181,829 01</u>	
Cash rec'd for marine and inland premiums,	\$1,338,262 76	
Deduct re-insurance and return premiums .	357,503 80	
Net cash rec'd for marine and inland prems. .	<u>980,758 96</u>	
Unpaid premium notes rec'd during the year .	\$29,492 27	
Interest received on bonds and mortgages . . .	14,216 43	
Interest and dividends received from all other sources .	84,714 87	
Income from wrecking-apparatus . . .	6,240 64	
Gross Cash Income . . .	<u>\$2,267,759 91</u>	

\* Value of lands mortgaged . . . \$138,150 00

Value of buildings thereon . . . 277,100 00

Amount of insurance held as collateral . . . 229,500 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$627,666 76
Cash paid for marine and inland losses . . . . .	\$1,491,005 71
Deduct salvage and re-insurance . . . . .	340,990 82
Net cash paid for marine and inland losses . . . . .	<u>1,150,014 89</u>
Cash dividends paid . . . . .	100,000 00
Cash paid for commissions and brokerage . . . . .	331,955 68
for salaries of officers and employés . . . . .	163,730 93
for state and local taxes . . . . .	31,752 00
for interest on borrowed money . . . . .	3,701 71
Loss on sale of bonds . . . . .	33,475 67
Cash paid for incidental expenses . . . . .	<u>123,315 46.</u>
Gross Cash Expenditures . . . . .	\$2,565,613 10

## RISKS AND PREMIUMS.

## Premiums.

Fire risks outstanding Dec. 31, 1878 . . . . .	\$146,435,995 00	\$1,425,318 67
Fire risks written during 1879 . . . . .	153,395,865 00	1,313,897 18
Total . . . . .	<u>\$299,831,860 00</u>	<u>\$2,739,215 85</u>
Deduct risks expired and terminated . . . . .	137,653,292 00	1,154,383 55
In force at end of year . . . . .	<u>\$162,178,568 00</u>	<u>\$1,584,832 30</u>
Deduct amount re-insured . . . . .	1,679,754 00	18,864 38
Net amount in force . . . . .	<u>\$160,498,814 00</u>	<u>\$1,565,967 92</u>
Marine risks outstanding Dec. 31, 1878 . . . . .	\$10,321,876 00	\$63,526 24
Marine risks written during 1879 . . . . .	152,744,741 00	1,371,300 19
Total . . . . .	<u>\$163,066,617 00</u>	<u>\$1,434,826 43</u>
Deduct risks expired and terminated . . . . .	153,137,426 00	1,374,331 91
In force at end of year . . . . .	<u>\$9,929,191 00</u>	<u>\$60,494 52</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$29,288,681 24
Losses paid from organization of company . . . . .	15,555,543 86
Cash dividends declared from organization of company . . . . .	2,114,000 00
Dividends declared during the year (10 per cent) . . . . .	100,000 00
Fire losses incurred during the year . . . . .	605,347 27
Marine and inland losses incurred during the year . . . . .	1,108,924 72
Company's stock owned by directors . . . . .	135,900 00

## PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

PAID-UP CAPITAL, \$1,000,000.

H. KELLOGG, *President*.*Secretary*, D. W. C. SKILTON.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1,000 shares Hartford National Bank . . .	\$100,000 00	\$153,000 00
439 " Farmers' and Mech. Nat'l Bank . . .	43,900 00	53,119 00
700 " Mercantile National Bank . . .	70,000 00	86,100 00
162 " Charter Oak National Bank . . .	16,200 00	21,060 00
200 " City National Bank . . .	20,000 00	17,400 00
300 " Ætna National Bank . . .	30,000 00	36,300 00
714 " Phoenix National Bank . . .	71,400 00	109,956 00
100 " Connecticut River Bank . . .	3,000 00	3,500 00
192 " State Bank . . .	19,200 00	21,696 00
1,000 " American National Bank . . .	50,000 00	64,000 00
285 " National Exchange Bank . . .	14,250 00	19,522 50
250 " Hartford Trust Company . . .	25,000 00	21,250 00
100 " Metropolitan Nat'l Bank, N.Y. . .	10,000 00	13,300 00
180 " Merch. Exch. Nat'l Bank, N.Y. . .	9,000 00	6,750 00
100 " Manuf. and Merch. Bank, N.Y. . .	2,000 00	1,000 00
150 " Central Trust Company . . .	15,000 00	17,700 00
200 " New Britain National Bank . . .	20,000 00	24,000 00
400 " Waterbury National Bank . . .	20,000 00	32,400 00
50 " Imperial Bank, Toronto, Ont. . .	5,000 00	5,000 00
75 " Nat'l Gold B'k & Trust Co., S.F. . .	6,000 00	4,200 00
350 " Holyoke Water Power Co. . .	35,000 00	64,750 00
500 " New York, N. H., and H. R.R. Co. . .	50,000 00	80,000 00
250 " Rensselaer and Saratoga R.R. Co. . .	25,000 00	28,750 00
200 " Chicago, R. I., and P. R.R. Co. . .	20,000 00	29,800 00
220 " Chicago, B., and Q. R.R. Co. . .	22,000 00	27,720 00
500 " Cleveland and Pittsburg R.R. Co. . .	25,000 00	26,750 00
United States bonds, 6s . . .	175,000 00	184,625 00
South Carolina " consols," 6s . . .	17,551 37	14,918 66
Tennessee state bonds, 6s . . .	26,000 00	8,580 00
Province of Quebec bonds, 5s . . .	50,000 00	49,000 00
Hartford city bonds, 6s . . .	10,000 00	10,500 00
Detroit city bonds, 7s . . .	50,000 00	56,000 00
Cambridge city (Ind.) bonds, 10s . . .	3,000 00	3,000 00
San Francisco bonds, 6s and 7s . . .	30,000 00	32,100 00
Jacksonville (Ill.) bonds, 8s . . .	50,000 00	55,000 00
New Britain water bonds, 7s . . .	10,000 00	10,400 00
New Britain town bonds, 5s . . .	100,000 00	105,000 00
Washington School Dist. of Hartford bonds, 5s, . . .	15,000 00	15,450 00
Atlantic Dock Company bonds, 7s . . .	50,000 00	54,000 00
Contra Costa Water Company's bonds, 8s . . .	25,000 00	27,500 00

# 340 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Indianapolis and Cincinnati R.R. bonds, 7s . . .	\$51,000 00	\$53,040 00
Connecticut Western Railroad bonds, 7s . . .	20,000 00	6,000 00
Connecticut Valley Railroad bonds, 7s . . .	100,000 00	58,000 00
Harlem River and Port Chester R.R. bonds, 7s, . . .	50,000 00	62,500 00
	<u>\$1,559,501 37</u>	<u>\$1,774,637 16</u>

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Jefferson county (Ill.) bonds . . . . .	\$14,720 00	\$25,875 00
215 shares First National Bank, Hartford . . .	23,650 00	
50 " Home National Bank, Meriden . . .	5,500 00	
12 " Travelers' Ins. Co., Hartford . . .	2,700 00	1,500 00
500 " Mercantile Nat'l B'k, Hartford . . .	61,500 00	50,000 00
200 " Meriden Gas-Light Co., Meriden . . .	5,500 00	18,000 00
150 " Home National Bank, Meriden . . .	16,500 00	
650 " Middlesex Quarry Company . . .	65,000 00	
	<u>\$195,070 00</u>	<u>\$143,964 05</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$135,000 00
Loans on mortgage of real estate (first liens*), . . .	148,000 00
Interest due or accrued thereon . . .	4,245 00
Stocks, bonds, etc., as per schedule . . .	1,774,637 16
Loans on collateral security, as per schedule . . .	143,964 05
Cash in the office of the company . . .	8,275 78
Cash deposited in various banks . . .	368,682 19
Interest due and accrued . . .	6,401 08
Premiums in course of collection (gross) . . .	162,194 34
Rents due and accrued . . .	841 67
Gross Assets . . .	<u>\$2,752,241 27</u>
Deduct special deposits in other states . . .	85,000 00
Balance . . .	<u>\$2,667,241 27</u>

## LIABILITIES.

Losses claimed and reported . . .	\$84,750 00
Losses disputed or resisted . . .	14,208 00
Unearned premiums on outstanding risks . . .	759,878 64
Commissions and brokerage . . .	18,900 00
Gross Liabilities, except Capital . . .	<u>\$877,736 64</u>
Deduct liabilities on special deposits . . .	16,403 25
	<u>861,333 39</u>
Surplus as regards policy-holders . . .	\$1,805,907 88
Paid-up Capital . . .	<u>1,000,000 00</u>
Surplus over Capital . . .	<u>\$805,907 88</u>

* Value of lands mortgaged . . .	\$150,000
Value of buildings thereon . . .	132,000
Amount of insurance held as collateral . . .	97,300

## INCOME.

Cash received for fire premiums . . .	\$1,290,715 74	
Deduct re-insurance and return premiums . .	71,583 60	
Net cash received for fire premiums . . .	<u>          </u>	\$1,219,132 14
Interest received on bonds and mortgages . . . .		5,283 33
Interest and dividends received from all other sources . .		114,898 40
Income from rents . . . . .		3,845 42
Gross Cash Income . . . . .		<u>\$1,343,159 29</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$700,364 93
Cash dividends paid . . . . .	200,000 00
Cash paid for commissions and brokerage . . . .	205,333 44
for salaries of officers and employés . . . .	65,662 25
for state and local taxes . . . . .	37,225 00
for incidental expenses . . . . .	102,378 02
Gross Cash Expenditures . . . . .	<u>\$1,310,963 64</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . .	\$121,275,658 00	\$1,472,031 89
Fire risks written during 1879 . . . .	109,796,160 00	1,219,132 14
Total . . . . .	<u>\$231,071,818 00</u>	<u>\$2,691,164 03</u>
Deduct risks expired and terminated . .	99,723,788 00	1,196,032 31
In force at end of year . . . . .	<u>\$131,348,030 00</u>	<u>\$1,495,131 72</u>

## MISCELLANEOUS.

Premiums received from organization of company . .	\$22,913,946 36
Losses paid from organization of company . . . .	13,718,617 48
Cash dividends declared from organization of company .	2,320,000 00
Dividends declared during the year (20 per cent) . .	200,000 00
Fire losses incurred during the year . . . . .	665,369 66
Company's stock owned by directors . . . . .	106,800 00

PROVIDENCE WASHINGTON INSURANCE COMPANY,  
PROVIDENCE, R.I.

[Incorporated 1799. Commenced business 1799.]

PAID-UP CAPITAL, \$400,000.

J. H. DEWOLF, *President.*

*Secretary,* WARREN S. GREENE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$170,000 00	\$185,900 00
Boston city bonds . . . . .	20,000 00	23,200 00

# 342 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

New York, Providence, and Boston R.R. bonds,	\$10,000 00	\$11,500 00
Rensselaer and Saratoga Railroad bonds .	12,000 00	14,640 00
New York Mutual Gas-Light Company bonds,	30,000 00	30,000 00
S. B. Buckner (city of Chicago) . . .	45,000 00	45,000 00
50 shares Nat'l B'k of Commerce, New York,	5,000 00	6,750 00
776 " American Nat'l Bank, Providence,	38,800 00	38,800 00
1,600 " Blackstone Canal Nat'l B'k, Prov.	40,000 00	36,800 00
300 " Commercial Nat'l B'k, Providence,	15,000 00	12,600 00
500 " Merchants' Nat'l B'k, Providence,	25,000 00	28,500 00
200 " Mechanics' Nat'l B'k, Providence,	10,000 00	13,600 00
300 " Nat'l Bank of No. America, Prov.	15,000 00	19,500 00
300 " Nat'l Bank of Commerce, Prov. .	15,000 00	14,400 00
200 " Weybosset Nat'l Bank, Providence,	10,000 00	11,200 00
50 " Providence Tool Company, Prov. .	5,000 00	5,000 00
What Cheer Corporation (real estate), Prov. .	20,000 00	20,000 00
R. I. Hospital Trust Co. participation acct. .	40,000 00	40,000 00
	<hr/>	<hr/>
	\$525,800 00	\$557,390 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . .	\$557,390 00	
Cash in the office of the company . . .	55 75	
Cash deposited in various banks . . .	35,082 97	
Interest due and accrued . . . .	1,033 33	
Premiums in course of collection (net) . .	27,892 84	
Notes taken for marine and inland risks . .	43,368 13	
Premiums more than 3 months due, \$14 92		
Gross Assets . . . . .	<hr/>	\$664,823 02

## LIABILITIES.

Losses adjusted, unpaid . . . .	\$993 04	
claimed and reported . . . .	40,708 47	
disputed or resisted . . . .	10,536 84	
	<hr/>	
Total amount of losses . . . .	\$52,238 35	
Less re-insurance . . . . .	7,975 92	
	<hr/>	
Net amount of unpaid losses . . . .	\$44,262 43	
Unearned premiums on outstanding risks . .	145,148 54	
Dividends to stockholders unpaid . . .	2,284 92	
Gross Liabilities, except Capital . . .	<hr/>	191,695 89
	<hr/>	
Surplus as regards policy-holders . . . .	\$473,127 13	
Paid-up Capital . . . . .	400,000 00	
	<hr/>	
Surplus over Capital . . . . .		\$73,127 13

## INCOME.

Cash received for fire premiums . . .	\$148,632 12	
Deduct re-insurance and return premiums . .	18,956 85	
Net cash received for fire premiums . . .	<hr/>	\$129,675 27

Cash received for marine and inland premiums,	\$202,652 02	
Deduct re-insurance and return premiums	24,363 76	
Net cash received for marine and inland premis.	<u>          </u>	\$178,288 26
Unpaid premium notes rec'd during the year ..	\$42,673 88	
Interest and dividends received from all sources	22,575 71	
Gross Cash Income	<u>          </u>	\$330,539 24

## EXPENDITURES.

Cash paid for fire losses	\$76,439 86	
Deduct salvage and re-insurance	3,844 57	
Net cash paid for fire losses	<u>          </u>	\$72,595 29
Cash paid for marine and inland losses	\$135,547 18	
Deduct salvage and re-insurance	6,912 53	
Net cash paid for marine and inland losses	<u>          </u>	128,634 65
Cash dividends paid		17,501 58
Cash paid for commissions and brokerage		40,711 90
for salaries of officers and employés		13,556 00
for state and local taxes		5,825 22
for incidentals		18,997 84
Gross Cash Expenditures	<u>          </u>	\$297,822 48

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$14,458,156 00	\$164,645 87
Fire risks written during 1879	20,241,311 00	149,730 27
Total	<u>          </u>	<u>          </u>
Deduct risks expired and terminated	17,789,038 00	133,619 70
In force at end of year	\$16,910,429 00	\$180,756 44
Deduct amount re-insured	1,259,092 00	12,596 29
Net amount in force	<u>          </u>	<u>          </u>
Marine risks outstanding Dec. 31, 1878	\$1,360,828 00	\$54,850 11
Marine risks written during 1879	32,241,527 00	217,414 48
Total	<u>          </u>	<u>          </u>
Deduct risks expired and terminated	32,002,447 00	209,822 85
In force at end of year	\$1,599,908 00	\$62,441 74
Deduct amount re-insured	64,235 00	3,979 12
Net amount in force	<u>          </u>	<u>          </u>

## MISCELLANEOUS.

Dividends declared during the year (4½ per cent)	\$18,000 00
Fire losses incurred during the year	63,948 92
Company's stock owned by directors	45,150 00

## RELIEF FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated September, 1855. Commenced business Dec. 17, 1855.]

PAID-UP CAPITAL, \$200,000.

J. H. PINKNEY, *President*.*Secretary*, W. E. CRARY.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$140,000 00	\$145,500 00
District of Columbia bonds . . . . .	5,000 00	4,412 50
Montgomery city bonds . . . . .	9,500 00	6,000 00
Rahway city bonds . . . . .	10,000 00	5,000 00
New York county bonds . . . . .	10,000 00	10,300 00
Harlem and Port Chester Railroad bonds . . . . .	5,000 00	5,400 00
	<hr/>	<hr/>
	\$179,500 00	\$176,612 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
66 shares Hanover Insurance Company . . . . .	\$5,280 00	\$1,600 00
40 “ People’s Insurance Company . . . . .	2,280 00	1,850 00
37 “ Hanover Insurance Company . . . . .	2,960 00	2,950 00
60 “ Safe Deposit Company . . . . .	1,800 00	
130 “ Broadway Insurance Company . . . . .	6,350 00	5,000 00
10 “ Greenwich Insurance Company . . . . .	700 00	300 00
40 “ United States Trust Company . . . . .	12,000 00	3,500 00
53 “ Exchange Insurance Company . . . . .	1,685 00	1,300 00
100 “ Glen’s Falls Insurance Company . . . . .	1,800 00	5,000 00
20 “ Hanover Insurance Company . . . . .	1,600 00	
50 “ Hamilton Insurance Company . . . . .	900 00	
40 “ Tradesmen’s Insurance Company . . . . .	1,000 00	
30 “ Niagara Insurance Company . . . . .	1,875 00	
	<hr/>	<hr/>
	\$40,230 00	\$21,500 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$4,500 00	
Loans on mortgage of real estate (first liens*),	53,729 31	
Interest due or accrued thereon . . . . .	1,915 83	
Stocks, bonds, etc., as per schedule . . . . .	176,612 50	
Loans on collateral security, as per schedule . . . . .	21,500 00	
Cash in the office of the company . . . . .	7,081 40	
Cash deposited in various banks . . . . .	6,624 28	
Interest due and accrued . . . . .	3,184 17	
Premiums in course of collection (gross) . . . . .	8,115 57	
Office furniture, etc. . . . .	\$1,959 42	
Gross Assets . . . . .	<hr/>	\$283,263 06

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\* Value of lands mortgaged . . . . . \$79,500 00  
Value of buildings thereon . . . . . 60,000 00  
Amount of insurance held as collateral . . . . . 43,500 00

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$3,185 00	
Unearned premiums on outstanding risks . . . . .	37,350 03	
Dividends to stockholders unpaid . . . . .	320 00	
Commissions and brokerage . . . . .	1,025 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$41,880 03
Surplus as regards policy-holders . . . . .		\$241,383 03
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$41,383 03

## INCOME.

Cash received for fire premiums . . . . .	\$100,992 27	
Deduct re-insurance and return premiums . . . . .	16,217 58	
Net cash received for fire premiums . . . . .	<u>          </u>	\$84,774 69
Interest received on bonds and mortgages . . . . .		4,182 50
Interest and dividends received from all other sources . . . . .		<u>10,559 15</u>
Gross Cash Income . . . . .		\$99,516 34

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$64,412 17	
Cash dividends paid . . . . .	20,000 00	
Cash paid for commissions and brokerage . . . . .	10,142 20	
for salaries of officers and employes . . . . .	10,800 00	
for state and local taxes . . . . .	5,921 60	
for incidentals . . . . .	<u>11,485 36</u>	
Gross Cash Expenditures . . . . .		\$122,761 33

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$13,110,486 00	\$78,868 77
Fire risks written during 1879 . . . . .	14,551,291 00	100,018 00
Total . . . . .	<u>\$27,661,777 00</u>	<u>\$178,886 77</u>
Deduct risks expired and terminated . . . . .	15,293,505 00	104,759 77
In force at end of year . . . . .	<u>\$12,368,272 00</u>	<u>\$74,127 00</u>
Deduct amount re-insured . . . . .	104,816 00	902 67
Net amount in force . . . . .	<u>\$12,263,456 00</u>	<u>\$73,224 33</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$4,057,135 63
Losses paid from organization of company . . . . .	1,837,172 23
Cash dividends declared from organization . . . . .	471,000 00
Dividends declared during the year (10 per cent) . . . . .	20,000 00
Fire losses incurred during the year . . . . .	61,600 24
Company's stock owned by directors . . . . .	48,600 00

## REPUBLIC FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 12, 1852. Commenced business April 13, 1852.]

PAID-UP CAPITAL, \$300,000.

ROBERT S. HONE, *President*.*Secretary*, DUNCAN F. CURRY.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$110,000 00	\$119,775 00
312 shares National Bank of Commerce . . . . .	31,200 00	43,368 00
1 share New York Produce Exchange . . . . .	200 00	300 00
Delaware and Hudson Canal Company bonds . . . . .	6,000 00	6,300 00
	<u>\$147,400 00</u>	<u>\$169,743 00</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares National Bank of Commerce . . . . .	\$13,900 00	\$19,000 00
200 “ New York Gas Company . . . . .	14,000 00	
	<u>\$27,900 00</u>	

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$120,000 00	
Loans on mortgage of real estate (first liens*), . . . . .	82,600 00	
Interest due or accrued thereon . . . . .	325 24	
Stocks, bonds, etc., as per schedule . . . . .	169,743 00	
Loans on collateral security, as per schedule . . . . .	19,000 00	
Cash in the office of the company . . . . .	971 07	
Cash deposited in various banks . . . . .	10,825 17	
Interest due and accrued . . . . .	1,281 34	
Premiums in course of collection (gross) . . . . .	17,204 02	
Rents due and accrued . . . . .	1,416 00	
Gross Assets . . . . .	<u>—————</u>	\$423,365 84

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$2,313 81	
claimed and reported . . . . .	9,983 29	
disputed or resisted . . . . .	5,000 00	
Unearned premiums on outstanding risks . . . . .	74,603 44	
Interest due or accrued on scrip . . . . .	57 60	
Dividends to stockholders unpaid . . . . .	350 00	
Commissions and brokerage . . . . .	1,935 88	
Gross Liabilities, except Capital and Scrip, —————		94,244 02
Surplus as regards policy-holders . . . . .		\$329,121 82
Paid-up Capital . . . . .	\$300,000 00	
Scrip outstanding, not ordered to be redeemed, . . . . .	4,420 00	
	<u>—————</u>	304,420 00
Surplus over Capital and Scrip . . . . .		\$24,701 82

\* Value of lands mortgaged . . . . . \$145,500 00

Value of buildings thereon . . . . . 13,000 00

Amount of insurance held as collateral . . . . . 12,000 00

## INCOME.

Cash received for fire premiums . . . . .	\$154,141 49	
Deduct re-insurance and return premiums . . . . .	27,093 25	
Net cash received for fire premiums . . . . .	<u>                    </u>	\$127,048 24
Interest received on bonds and mortgages . . . . .		5,692 00
Interest and dividends received from all other sources . . . . .		9,541 46
Income from rents . . . . .		14,496 17
Gross Cash Income . . . . .		<u>\$156,777 87</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$64,451 00	
Deduct salvage and re-insurance . . . . .	6,307 77	
Net cash paid for fire losses . . . . .	<u>                    </u>	\$58,143 23
Cash dividends paid . . . . .		24,204 57
Interest paid scripholders . . . . .		223 80
Cash paid for commissions and brokerage . . . . .		13,900 59
for salaries of officers and employés . . . . .		25,794 19
for state and local taxes . . . . .		5,158 89
for interest on borrowed money . . . . .		460 89
for incidentals . . . . .		30,277 24
Gross Cash Expenditures . . . . .		<u>\$158,163 40</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$25,377,304 00	\$142,716 38
Fire risks written during 1879 . . . . .	28,340,147 00	154,027 36
Total . . . . .	<u>\$53,717,451 00</u>	<u>\$296,743 74</u>
Deduct risks expired and terminated . . . . .	25,300,529 00	136,558 91
In force at end of year . . . . .	<u>\$28,416,922 00</u>	<u>\$160,184 83</u>
Deduct amount re-insured . . . . .	933,621 00	8,426 39
Net amount in force . . . . .	<u>\$27,483,301 00</u>	<u>\$151,758 44</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$5,501,513 21
Losses paid from organization of company . . . . .	3,185,590 97
Cash dividends declared from organization of company . . . . .	539,589 35
Dividends declared during the year (8½ per cent) . . . . .	25,500 00
Fire losses incurred during the year . . . . .	63,003 63
Company's stock owned by directors . . . . .	89,700 00

## ROCHESTER GERMAN INSURANCE COMPANY, ROCHESTER, N.Y.

[Incorporated Feb. 16, 1872. Commenced business Feb. 23, 1872.]

PAID-UP CAPITAL, \$200,000.

FREDERICK COOK, *President*.*Secretary*, HENRY NORDEN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$100,000 00	\$103,156 25
Rochester city bonds . . . . .	20,000 00	21,000 00
	<hr/>	<hr/>
	\$120,000 00	\$124,156 25

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$3,482 99	
Loans on mortgage of real estate (first liens) .	215,670 00	
Interest due or accrued thereon . . . . .	5,444 43	
Stocks, bonds, etc., as per schedule . . . .	124,156 25	
Cash in the office of the company . . . . .	6,057 00	
Cash deposited in various banks . . . . .	62,515 16	
Interest due and accrued . . . . .	208 33	
Premiums in course of collection (net) . . .	19,730 87	
Gross Assets . . . . .	<hr/>	\$437,265 03

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$4,000 00	
claimed and reported . . . . .	4,875 00	
disputed or resisted . . . . .	1,400 00	
Unearned premiums on outstanding risks . .	106,917 53	
Gross Liabilities, except Capital . . . . .	<hr/>	117,192 53
Surplus as regards policy-holders . . . . .		\$320,072 50
Paid-up Capital . . . . .		200,000 00
		<hr/>
Surplus over Capital . . . . .		\$120,072 50

## INCOME.

Cash received for fire premiums . . . . .	\$208,836 54	
Deduct re-insurance and return premiums .	27,172 95	
Net cash received for fire premiums . . . .	<hr/>	\$181,663 59
Cash rec'd for marine and inland premiums .	\$29,820 22	
Deduct re-insurance and return premiums .	4,131 81	
Net cash rec'd for marine and inland prems. .	<hr/>	25,688 41
Interest received on bonds and mortgages . .		14,079 91
Interest and dividends received from all other sources .		8,725 54
Income from rents, etc. . . . .		252 50
		<hr/>
Gross Cash Income . . . . .		\$230,409 95

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$89,160 16	
Deduct salvage and re-insurance . . . . .	244 00	
Net cash paid for fire losses . . . . .	<u>          </u>	\$88,916 16
Cash paid for marine and inland losses . . . . .	\$23,992 88	
Deduct salvage and re-insurance . . . . .	2,630 94	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	21,361 94
Cash dividends paid . . . . .		24,000 00
Cash paid for commissions and brokerage . . . . .		35,052 56
for salaries of officers and employés . . . . .		8,718 31
for state and local taxes . . . . .		5,345 73
for incidentals . . . . .		14,651 62
Gross Cash Expenditures . . . . .		<u>\$198,046 32</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$18,819,655 00	\$181,128 74
Fire risks written during 1879 . . . . .	21,461,959 00	208,836 54
Total . . . . .	<u>\$40,281,614 00</u>	<u>\$389,965 28</u>
Deduct risks expired and terminated . . . . .	19,001,456 00	181,978 64
In force at end of year . . . . .	<u>\$21,280,158 00</u>	<u>\$207,986 64</u>
Deduct amount re-insured . . . . .	92,616 00	1,072 76
Net amount in force . . . . .	<u>\$21,187,542 00</u>	<u>\$206,913 88</u>
Marine risks outstanding Dec. 31, 1878 . . . . .	\$56,600 00	\$582 75
Marine risks written during 1879 . . . . .	8,165,916 00	29,820 22
Total . . . . .	<u>\$8,222,516 00</u>	<u>\$30,402 97</u>
Deduct risks expired and terminated . . . . .	8,144,641 00	29,755 47
In force at end of year . . . . .	<u>\$77,875 00</u>	<u>\$647 50</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$1,308,720 11
Losses paid from organization of company . . . . .	590,161 65
Cash dividends declared from organization of company . . . . .	111,000 00
Dividends declared during the year (12 per cent) . . . . .	24,000 00
Fire losses incurred during the year . . . . .	97,035 16
Marine and inland losses incurred during the year . . . . .	23,992 88

# RUTGERS FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, N.Y.

[Incorporated Oct. 3, 1853. Commenced business Oct. 10, 1853.]

PAID-UP CAPITAL, \$200,000.

EDWARD B. FELLOWS, *President*.      *Secretary*, JOSEPH W. DUGLISS.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Forty-second and Grand Street R.R. bonds .	\$6,000 00	\$6,900 00
District of Columbia bonds . . . . .	100,000 00	87,000 00
	<hr/>	<hr/>
	\$106,000 00	\$93,900 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
15 shares Seventh Ward Bank . . . . .	\$1,350 00	\$1,000 00
50 “ Manhattan Fire Insurance Co. .	5,300 00	2,500 00
75 “ Citizens’ Fire Insurance Company .	2,900 00	1,000 00
36 “ Niagara Fire Insurance Company .	2,286 00	1,800 00
160 “ North River Fire Insurance Co. .	4,400 00	2,500 00
	<hr/>	<hr/>
	\$16,236 00	\$8,800 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$108,750 00
Loans on mortgage of real estate (first liens*),	210,310 00
Interest due or accrued thereon . . . . .	2,433 85
Bonds, as per schedule . . . . .	93,900 00
Loans on collateral security, as per schedule .	8,800 00
Cash in the office of the company . . . . .	556 49
Cash deposited in various banks . . . . .	2,443 18
Interest due and accrued . . . . .	175 00
Premiums in course of collection (gross). .	1,584 88
Premiums more than 3 months due, \$1,376 39	
Gross Assets . . . . .	<hr/> \$428,953 40

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$4,293 86
Losses claimed and reported . . . . .	7,537 39
Unearned premiums on outstanding risks .	36,587 79
Due for borrowed money . . . . .	5,000 00
Commissions and brokerage . . . . .	200 00
Gross Liabilities, except Capital . . . . .	<hr/> 53,619 04
Surplus as regards policy-holders . . . . .	\$375,334 36
Paid-up Capital . . . . .	200,000 00
Surplus over Capital . . . . .	<hr/> \$175,334 36

\* Value of lands mortgaged . . . . . \$290,750 00  
Value of buildings thereon . . . . . 274,550 00  
Amount of insurance held as collateral . . . . . 203,550 00

## INCOME.

Cash received for fire premiums . . . . .	\$84,802 09	
Deduct re-insurance and return premiums . . . . .	8,301 61	
Net cash received for fire premiums . . . . .	<u>          </u>	\$76,500 48
Interest received on bonds and mortgages . . . . .		19,280 58
Interest and dividends received from all other sources . . . . .		4,085 05
Income from rents . . . . .		3,152 79
		<u>          </u>
Gross Cash Income . . . . .		\$103,018 90

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$30,891 69
Cash dividends paid . . . . .	40,000 00
Cash paid for commissions and brokerage . . . . .	11,190 69
for salaries of officers and employés . . . . .	17,432 48
for state and local taxes . . . . .	15,282 35
for incidentals . . . . .	7,125 13
	<u>          </u>
Gross Cash Expenditures . . . . .	\$121,922 34

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$15,112,068 00	\$64,441 18
Fire risks written during 1879 . . . . .	16,647,098 00	84,802 09
	<u>          </u>	<u>          </u>
Total . . . . .	\$31,759,166 00	\$149,243 27
Deduct risks expired and terminated . . . . .	17,773,889 00	76,516 72
	<u>          </u>	<u>          </u>
In force at end of year . . . . .	\$13,985,277 00	\$72,726 55
Deduct amount re-insured . . . . .	298,050 00	1,543 86
	<u>          </u>	<u>          </u>
Net amount in force . . . . .	\$13,687,227 00	\$71,182 69

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,143,812 24
Losses paid from organization of company . . . . .	797,595 32
Cash dividends declared from organization of company . . . . .	764,000 00
Dividends declared during the year (20 per cent) . . . . .	40,000 00
Fire losses incurred during the year . . . . .	42,497 94
Company's stock owned by directors . . . . .	61,100 00

## SECURITY INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated 1841. Commenced business April, 1841.]

PAID-UP CAPITAL, \$200,000.

CHARLES PETERSON, *President*.*Secretary*, HERBERT MASON.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$100,000 00	\$103,675 00
Tradesmen's Nat'l Bank stock, New Haven . . . . .	1,000 00	1,450 00
Second National Bank stock, New Haven . . . . .	11,200 00	16,128 00
Merchants' National Bank stock, New Haven, . . . . .	10,000 00	10,000 00
New Haven County National Bank stock . . . . .	6,000 00	7,200 00
Yale National Bank stock, New Haven . . . . .	10,000 00	10,350 00
New Haven National Bank stock . . . . .	7,900 00	11,692 00
American Exchange Nat'l Bank stock, N.Y. . . . .	10,000 00	11,300 00
Commerce National Bank stock, New York . . . . .	5,000 00	6,550 00
New York, N. H., and H. R R. Co. stock . . . . .	20,000 00	31,200 00
Shore Line Railroad Company stock . . . . .	6,100 00	7,625 00
Chicago and Alton Railroad Company bonds . . . . .	16,500 00	16,995 00
New Haven and Northampton Railroad bonds, . . . . .	15,000 00	14,850 00
New Haven Water Company bonds . . . . .	12,500 00	12,750 00
	<hr/>	<hr/>
	\$231,200 00	\$261,765 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$14,000 00	
Interest due or accrued thereon . . . . .	66 25	
Stocks and bonds, as per schedule . . . . .	261,765 00	
Cash in the office of the company . . . . .	220 80	
Cash deposited in various banks . . . . .	25,682 83	
Interest due and accrued . . . . .	55 55	
Premiums in course of collection (gross) . . . . .	27,936 75	
Notes taken for marine and inland risks . . . . .	2,780 21	
Salvage, etc. . . . .	3,246 11	
Gross Assets . . . . .	<hr/>	\$335,753 50

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$4,070 40
claimed and reported . . . . .	23,432 57
disputed or resisted . . . . .	1,633 12
	<hr/>
Total amount of losses . . . . .	\$29,136 09
Less re-insurance . . . . .	782 98
	<hr/>
Net amount of unpaid losses . . . . .	\$28,353 11

\* Value of lands mortgaged . . . . . \$24,500 00  
Value of buildings thereon . . . . . 12,000 00  
Amount of insurance held as collateral . . . . . 12,000 00

Unearned premiums on outstanding risks . . . . .	\$91,147 22	
Commissions and brokerage . . . . .	4,343 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$123,843 33
Surplus as regards policy-holders . . . . .		\$211,910 17
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$11,910 17

## INCOME.

Cash received for fire premiums . . . . .	\$150,778 07	
Deduct re-insurance and return premiums . . . . .	4,316 38	
Net cash received for fire premiums . . . . .	<u>          </u>	\$146,461 69
Cash received for marine and inland premiums, . . . . .	\$74,100 38	
Deduct re-insurance and return premiums . . . . .	3,406 07	
Net cash rec'd for marine and inland prems. . . . .	<u>          </u>	70,694 31
Unpaid premium notes rec'd during the year . . . . .	\$2,780 21	
Interest received on bonds and mortgages . . . . .		975 00
Interest and dividends received from all other sources . . . . .		<u>13,264 96</u>
Gross Cash Incme . . . . .		\$231,395 96

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$124,183 10	
Deduct salvage and re-insurance . . . . .	3,621 77	
Net cash paid for fire losses . . . . .	<u>          </u>	\$120,561 33
Cash paid for marine and inland losses . . . . .	\$82,553 93	
Deduct salvage and re-insurance . . . . .	9,147 22	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	73,406 71
Cash dividends paid . . . . .		8,000 00
Cash paid for commissions and brokerage . . . . .		39,376 12
for salaries of officers and employés . . . . .		21,939 75
for state and local taxes . . . . .		<u>2,332 63</u>
Gross Cash Expenditures . . . . .		\$265,616 54

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$14,949,876 00	\$175,125 53
Fire risks written during 1879 . . . . .	16,145,450 00	<u>147,111 55</u>
Total . . . . .	\$31,095,326 00	\$322,237 08
Deduct risks expired and terminated . . . . .	16,528,750 00	<u>157,714 80</u>
In force at end of year . . . . .	\$14,566,576 00	\$164,522 28
Deduct amount re-insured . . . . .	296,173 00	<u>3,671 12</u>
Net amount in force . . . . .	\$14,270,403 00	\$160,851 16

# 354 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Marine risks outstanding Dec. 31, 1878 . . .	\$593,963 00	\$16,545 63
Marine risks written during 1879 . . .	14,946,848 00	71,275 82
Total . . . . .	\$15,540,811 00	\$87,821 45
Deduct risks expired and terminated . . .	14,789,991 00	73,327 09
In force at end of year . . . . .	\$750,820 00	\$14,494 36
Deduct amount re-insured . . . . .	44,617 00	1,011 64
Net amount in force . . . . .	\$706,203 00	\$13,482 72

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$2,481,229 46
Losses paid from organization of company . . . . .	1,747,445 19
Cash dividends declared from organization of company . .	272,281 00
Dividends declared during the year (4 per cent) . . .	8,000 00
Fire losses incurred during the year . . . . .	124,738 07
Marine and inland losses incurred during the year . . .	74,724 48
Company's stock owned by directors . . . . .	30,350 00

## STANDARD FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

PAID-UP CAPITAL, \$200,000.

WILLIAM M. ST. JOHN, *President.*      *Secretary,* ROBERT H. MYERS.

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$10,668 12
Loans on mortgage of real estate (first liens*),	46,250 00
Interest due or accrued thereon . . . . .	513 33
United States bonds . . . . .	352,050 00
Cash in the office of the company . . . . .	351 44
Cash deposited in Union Trust Company . . .	9,014 39
Interest due and accrued . . . . .	101 78
Premiums in course of collection (gross) . . .	7,999 84
Gross Assets . . . . .	—†\$426,948 90

## LIABILITIES.

Losses claimed and reported . . . . .	\$10,587 97
Losses disputed or resisted . . . . .	754 75
Total amount of losses . . . . .	\$11,342 72
Less re-insurance . . . . .	757 00
Net amount of unpaid losses . . . . .	\$10,585 72

\* Value of lands mortgaged . . . . . \$49,030 00

Value of buildings thereon . . . . . 51,900 00

Amount of insurance held as collateral . . . . . 46,400 00

† Including \$73,000 special reserve fund, held under New York law.

Unearned premiums on outstanding risks . . . . .	\$14,855 19	
Due and accrued for rents, salaries, etc. . . . .	604 57	
State and local taxes . . . . .	32 73	
Commissions and brokerage . . . . .	1,066 84	
Return premiums . . . . .	712 92	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$57,857 97
Surplus as regards policy-holders . . . . .		\$369,090 93
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$169,090 93

## INCOME.

Cash received for fire premiums . . . . .	\$91,138 65	
Deduct re-insurance and return premiums . . . . .	7,413 23	
Net cash received for fire premiums . . . . .	<u>          </u>	\$83,725 42
Interest received on bonds and mortgages . . . . .		2,953 54
Interest and dividends received from all other sources . . . . .		18,476 78
Income from rents . . . . .		<u>713 95</u>
Gross Cash Income . . . . .		\$105,869 69

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$38,448 39	
Deduct salvage and re-insurance . . . . .	2,372 31	
Net cash paid for fire losses . . . . .	<u>          </u>	\$36,076 08
Cash dividends paid . . . . .		19,930 50
Cash paid for commissions and brokerage . . . . .		11,216 45
for salaries of officers and employés . . . . .		12,878 96
for state and local taxes . . . . .		2,880 22
for incidentals . . . . .		<u>10,698 35</u>
Gross Cash Expenditures . . . . .		\$93,680 56

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$12,468,383 00	\$85,000 03
Fire risks written during 1879 . . . . .	15,461,970 00	<u>91,171 61</u>
Total . . . . .	\$27,930,353 00	\$176,171 64
Deduct risks expired and terminated . . . . .	14,476,606 00	<u>83,733 20</u>
In force at end of year . . . . .	\$13,453,747 00	\$92,438 44
Deduct amount re-insured . . . . .	562,848 00	<u>1,676 72</u>
Net amount in force . . . . .	\$12,890,899 00	\$90,761 72

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,214,906 12
Losses paid from organization of company . . . . .	1,277,018 62
Cash dividends declared from organization of company . . . . .	433,180 00
Dividends declared during the year . . . . .	19,460 00
Fire losses incurred during the year . . . . .	44,638 75
Company's stock owned by directors . . . . .	<u>53,300 00</u>

STANDARD FIRE INSURANCE COMPANY OF NEW JERSEY  
AT TRENTON, N.J.

[Incorporated Feb. 22, 1868. Commenced business Feb. 22, 1869.]

PAID-UP CAPITAL, \$200,000.

WILLIAM DOLTON, *President.**Secretary,* JOSEPH B. WRIGHT.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$6,000 00	\$7,350 00
Albany and Susquehanna Railroad bonds . . . . .	1,000 00	1,125 00
New York and Erie Railroad bonds . . . . .	6,000 00	7,200 00
Central Pacific Railroad bonds . . . . .	5,000 00	5,500 00
United New Jersey Railroad stock . . . . .	15,000 00	23,062 50
Trenton Banking Company stock . . . . .	7,200 00	7,200 00
First National Bank stock . . . . .	3,700 00	4,995 00
Mechanics' National Bank stock . . . . .	5,000 00	6,800 00
	<hr/>	<hr/>
	\$48,900 00	\$63,232 50

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Washington Market Association stock . . . . .	\$1,040 00	\$500 00
First National Bank stock (Trenton) . . . . .	6,750 00	4,000 00
Rutherford Land Association stock . . . . .	7,200 00	4,000 00
Seventh Ward Land Association stock . . . . .	2,250 00	2,000 00
Farmers' National Bank stock (Bristol, Penn.), . . . . .	6,000 00	1,500 00
	<hr/>	<hr/>
	\$23,240 00	\$12,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$29,027 93	
Loans on mortgage of real estate (first liens *), . . . . .	123,954 00	
Interest due or accrued thereon . . . . .	3,416 09	
Stocks and bonds, as per schedule . . . . .	63,232 50	
Loans on collateral security, as per schedule . . . . .	12,000 00	
Cash in the office of the company . . . . .	4,787 90	
Cash deposited in Mechanics' National Bank . . . . .	12,277 80	
Interest due and accrued . . . . .	2,348 50	
Premiums in course of collection (gross) . . . . .	42,694 52	
Rents due and accrued . . . . .	305 00	
Gross Assets . . . . .	<hr/>	\$294,044 24

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$8,203 65
claimed and reported . . . . .	6,050 00
disputed or resisted . . . . .	500 00

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\* Value of lands mortgaged . . . . . \$122,250 00  
Value of buildings thereon . . . . . 151,200 00  
Amount of insurance held as collateral . . . . . 85,150 00

Unearned premiums on outstanding risks . . . . .	\$61,536 49	
Commissions and brokerage . . . . .	9,325 90	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$88,616 04
Surplus as regards policy-holders . . . . .		\$205,428 20
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$5,428 20

## INCOME.

Cash received for fire premiums . . . . .	\$156,193 99	
Deduct re-insurance and return premiums . . . . .	15,877 15	
Net cash received for fire premiums . . . . .	<u>          </u>	\$140,316 84
Interest received on bonds and mortgages . . . . .		10,966 00
Interest and dividends received from all other sources . . . . .		4,289 88
Income from rents . . . . .		<u>372 00</u>
Gross Cash Income . . . . .		\$155,944 72

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$116,674 70	
Deduct salvage and re-insurance . . . . .	2,028 77	
Net cash paid for fire losses . . . . .	<u>          </u>	\$114,645 93
Cash dividends paid . . . . .		10,000 00
Cash paid for commissions and brokerage . . . . .		31,841 95
for salaries of officers and employés . . . . .		5,476 00
for state and local taxes . . . . .		3,445 34
for incidentals . . . . .		<u>8,323 72</u>
Gross Cash Expenditures. . . . .		\$173,732 94

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$9,409,480 00	\$150,044 27
Fire risks written during 1879 . . . . .	11,209,388 00	<u>164,158 51</u>
Total . . . . .	\$20,618,868 00	\$314,202 78
Deduct risks expired and terminated . . . . .	11,310,213 00	<u>174,736 46</u>
In force at end of year . . . . .	\$9,308,655 00	\$139,466 32
Deduct amount re-insured . . . . .	202,921 00	<u>10,445 53</u>
Net amount in force . . . . .	\$9,105,734 00	\$129,020 79

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$875,196 62
Losses paid from organization of company . . . . .	534,175 42
Cash dividends declared from organization of company . . . . .	57,000 00
Dividends declared during the year (5 per cent) . . . . .	10,000 00
Fire losses incurred during the year . . . . .	113,664 35
Company's stock owned by directors . . . . .	<u>120,350 00</u>

## STAR FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Dec. 2, 1864. Commenced business Dec. 2, 1864.]

PAID-UP CAPITAL, \$300,000.\*

NICHOLAS C. MILLER, *President.**Secretary,* JAMES M. HODGES.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$300,000 00	\$311,537 50
50 shares Nassau Bank . . . . .	5,000 00	4,500 00
25 " German American Bank . . . . .	1,875 00	1,687 50
	<u>\$306,875 00</u>	<u>\$317,725 00</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
11 shares Shoe and Leather Bank . . . . .	\$1,320 00	\$1,100 00
50 " North River Bank . . . . .	1,350 00	1,800 00
6 " Park Fire Insurance Company . . . . .	660 00	
Richmond county bonds . . . . .	525 00	800 00
Hoboken bounty bonds . . . . .	525 00	
60 shares American Insurance Company . . . . .	3,900 00	6,000 00
10 " Importers' and Traders' Company . . . . .	505 00	
20 " Citizens' Company . . . . .	800 00	
Citizens' Insurance Company scrip . . . . .	200 00	
25 shares Firemen's Fund Insurance Co. . . . .	150 00	2,000 00
40 " Manufacturers' and Merchants' B'k, . . . . .	500 00	
20 " Rutgers Fire Insurance Company . . . . .	850 00	
25 " Lamar Insurance Company . . . . .	2,500 00	2,000 00
300 " Westchester Insurance Company . . . . .	3,000 00	1,500 00
60 " Central Railroad of New Jersey . . . . .	4,800 00	9,700 00
Central Railroad of New Jersey bonds . . . . .	3,600 00	
14 shares New York and New Haven R.R. . . . .	1,960 00	
5 " New Jersey R.R. and Transfer Co. . . . .	725 00	1,000 00
45 " German American Bank . . . . .	3,038 00	
22 " Washington Life Insurance Co. . . . .	1,210 00	
	<u>\$32,118 00</u>	<u>\$23,900 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$45,500 00
Loans on mortgage of real estate (first liens †), . . . . .	154,325 00
Interest due or accrued thereon . . . . .	2,286 83
Stocks and bonds, as per schedule . . . . .	317,725 00
Loans on collateral security, as per schedule . . . . .	23,900 00
Cash in the office of the company . . . . .	10,906 38
Cash deposited in various banks . . . . .	2,860 63

\* Since increased to \$500,000.

† Value of lands mortgaged . . . . . \$214,500 00  
Value of buildings thereon . . . . . 181,500 00

Interest due and accrued . . . . .	\$694 75	
Premiums in course of collection (gross) . . . . .	25,242 06	
Rents due and accrued . . . . .	2,069 75	
Gross Assets . . . . .	<u>          </u>	\$585,510 40

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$14,572 00	
claimed and reported . . . . .	15,000 00	
disputed or resisted . . . . .	1,500 00	
Unearned premiums on outstanding risks . . . . .	128,646 98	
Due and accrued for rent, salaries, etc. . . . .	2,500 00	
Commissions and brokerage . . . . .	1,500 00	
Return premiums . . . . .	200 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	163,918 98
Surplus as regards policy-holders . . . . .		\$421,591 42
Paid-up Capital . . . . .		<u>300,000 00</u>
Surplus over Capital . . . . .		\$121,591 42

## INCOME.

Cash received for fire premiums . . . . .	\$268,398 58	
Deduct re-insurance and return premiums . . . . .	42,136 88	
Net cash received for fire premiums . . . . .	<u>          </u>	\$226,261 70
Cash received for marine and inland premiums . . . . .		4,231 85
Interest received on bonds and mortgages . . . . .		11,819 34
Interest and dividends received from all other sources . . . . .		15,903 17
Income from rents . . . . .		<u>1,518 87</u>
Gross Cash Income . . . . .		\$259,734 93

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$143,106 26	
Deduct salvage and re-insurance . . . . .	5,187 75	
Net cash paid for fire losses . . . . .	<u>          </u>	\$137,918 51
Cash paid for marine and inland losses . . . . .		224 01
Cash dividends paid . . . . .		36,000 00
Cash paid for commissions and brokerage . . . . .		9,103 47
for salaries of officers and employés . . . . .		27,188 49
for state and local taxes . . . . .		7,532 10
for incidentals . . . . .		<u>57,582 57</u>
Gross Cash Expenditures . . . . .		\$275,549 15

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$27,073,994 00	\$197,345 40
Fire risks written during 1879 . . . . .	36,028,759 00	238,375 88
Total . . . . .	\$63,102,753 00	\$435,721 28
Deduct risks expired and terminated . . . . .	28,958,551 00	179,783 06
In force at end of year . . . . .	\$34,144,202 00	\$255,938 22
Deduct amount re-insured . . . . .	1,013,494 00	9,163 82
Net amount in force . . . . .	\$33,130,708 00	\$246,774 40
Marine risks written during 1879 . . . . .	\$212,524 00	\$6,656 62
Deduct risks expired and terminated . . . . .	94,274 00	2,546 60
In force at end of year . . . . .	\$118,250 00	\$4,110 02

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,351,145 79
Losses paid from organization of company . . . . .	1,262,969 61
Cash dividends declared from organization of company . . . . .	305,791 77
Dividends declared during the year (12 per cent) . . . . .	36,000 00
Fire losses incurred during the year . . . . .	149,457 00
Marine and inland losses incurred during the year . . . . .	224 00
Company's stock owned by directors . . . . .	81,500 00

## STERLING FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated January, 1864. Commenced business January, 1864.]

PAID-UP CAPITAL, \$200,000.

ANDREW L. SOULARD, *Pres't.*      *Sec'y*, JOHN K. VAN RENSSELAER.

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$258,292 50
Cash in the office of the company . . . . .	1,730 59
Cash deposited in various banks . . . . .	9,077 50
Premiums in course of collection (gross) . . . . .	4,932 99
Gross Assets . . . . .	\$274,033 58

## LIABILITIES.

Losses claimed and reported . . . . .	\$5,948 88
Losses disputed or resisted . . . . .	2,500 00
Unearned premiums on outstanding risks . . . . .	35,196 99
Due and accrued for rents, salaries, etc. . . . .	833 34
Commissions and brokerage . . . . .	1,034 44
Gross Liabilities, except Capital . . . . .	45,513 65
Surplus as regards policy-holders . . . . .	\$228,519 93
Paid-up Capital . . . . .	200,000 00
Surplus over Capital . . . . .	\$28,519 93

## INCOME.

Cash received for fire premiums . . . . .	\$69,239 68	
Deduct re-insurance and return premiums . . . . .	4,310 96	
Net cash received for fire premiums . . . . .	<u>          </u>	\$64,928 72
Cash received for marine and inland premiums . . . . .		1,423 75
Interest and dividends received from all sources . . . . .		12,872 80
Gross Cash Income . . . . .		<u>\$79,225 27</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$23,042 95	
Deduct salvage and re-insurance . . . . .	310 67	
Net cash paid for fire losses . . . . .	<u>          </u>	\$22,732 28
Cash paid for marine and inland losses . . . . .		705 83
Cash dividends paid . . . . .		17,000 00
Cash paid for commissions and brokerage . . . . .		5,641 11
for salaries of officers and employés . . . . .		15,050 00
for state and local taxes . . . . .		233 51
for incidentals . . . . .		16,720 81
Gross Cash Expenditures . . . . .		<u>\$78,083 54</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$8,054,104 00	\$42,013 10
Fire risks written during 1879 .. . . .	15,078,839 00	66,941 53
Total . . . . .	<u>\$23,132,943 00</u>	<u>\$108,954 63</u>
Deduct risks expired and terminated . . . . .	11,298,446 00	44,113 40
In force at end of year . . . . .	<u>\$11,834,497 00</u>	<u>\$64,841 23</u>
Deduct amount re-insured . . . . .	274,375 00	2,036 05
Net amount in force . . . . .	<u>\$11,560,122 00</u>	<u>\$62,805 18</u>
Marine risks outstanding Dec. 31, 1878 . . . . .	\$12,750 00	\$437 50
Marine risks written during 1879 . . . . .	43,250 00	1,423 75
Total . . . . .	<u>\$56,000 00</u>	<u>\$1,861 25</u>
Deduct risks expired and terminated . . . . .	19,750 00	637 60
In force at end of year . . . . .	<u>\$36,250 00</u>	<u>\$1,223 65</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$944,205 49
Losses paid from organization of company . . . . .	387,468 53
Cash dividends declared from organization of company . . . . .	247,000 00
Dividends declared during the year (8½ per cent) . . . . .	17,000 00
Fire losses incurred during the year . . . . .	28,381 16
Marine and inland losses incurred during the year . . . . .	705 83
Company's stock owned by directors . . . . .	70,800 00

## ST. NICHOLAS INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July 31, 1852. Commenced business July 31, 1852.]

PAID-UP CAPITAL, \$200,000.

WILLIAM WINSLOW, *President*.*Secretary*, JACOB DU BOIS.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$184,000 00	\$191,480 00
New York city bonds . . . . .	8,700 00	9,222 00
	<hr/>	<hr/>
	\$192,700 00	\$200,702 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds . . . . .	\$464 62	\$400 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$7 300 00	
Loans on mortgage of real estate (first liens*),	56,315 61	
Interest due or accrued thereon . . . . .	1,565 35	
Bonds, as per schedule . . . . .	200,702 00	
Loans on collateral security, as per schedule . . . . .	400 00	
Cash in the office of the company . . . . .	486 21	
Cash deposited in various banks . . . . .	6,614 39	
Interest due and accrued . . . . .	6 53	
Premiums in course of collection (net) . . . . .	13,588 94	
Re-insurance due . . . . .	4,548 27	
Gross Assets . . . . .	<hr/>	\$291,527 30

## LIABILITIES.

Losses claimed and reported . . . . .	\$12,553 00	
Losses disputed or resisted . . . . .	1,800 00	
Unearned premiums on outstanding risks . . . . .	65,866 21	
Due and accrued for rent . . . . .	466 66	
Gross Liabilities, except Capital . . . . .	<hr/>	80,685 87
Surplus as regards policy-holders . . . . .		\$210,841 43
Paid-up Capital . . . . .		200,000 00
Surplus over Capital . . . . .		<hr/>
		\$10,841 43

\* Value of lands mortgaged . . . . . \$72,700 00  
Value of buildings thereon . . . . . 45,500 00  
Amount of insurance held as collateral . . . . . 42,500 00

## INCOME.

Cash received for fire premiums . . . . .	\$153,467 56	
Deduct re-insurance and return premiums . . . . .	10,886 40	
Net cash received for fire premiums . . . . .	<u>          </u>	\$142,581 16
Interest received on bonds and mortgages . . . . .		3,790 00
Interest and dividends received from all other sources . . . . .		11,526 03
		<u>          </u>
Gross Cash Income . . . . .		\$157,897 19

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$79,708 70
Cash dividends paid . . . . .	20,000 00
Cash paid for commissions and brokerage . . . . .	31,624 10
for salaries of officers and employés . . . . .	12,935 00
for state and local taxes . . . . .	3,430 15
for incidentals . . . . .	11,831 29
	<u>          </u>
Gross Cash Expenditures . . . . .	\$159,529 24

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$15,948,686 00	\$104,355 86
Fire risks written during 1879 . . . . .	17,612,721 00	153,467 56
	<u>          </u>	<u>          </u>
Total . . . . .	\$33,561,407 00	\$257,823 42
Deduct risks expired and terminated . . . . .	16,958,703 00	129,939 54
	<u>          </u>	<u>          </u>
In force at end of year . . . . .	\$16,602,702 00	\$127,883 88
Deduct amount re-insured . . . . .	20,750 00	182 90
	<u>          </u>	<u>          </u>
Net amount in force . . . . .	\$16,581,952 00	\$127,700 98

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,609,854 41
Losses paid from organization of company . . . . .	1,477,535 01
Cash dividends declared from organization of company . . . . .	274,500 00
Dividends declared during the year (10 per cent) . . . . .	20,000 00
Fire losses incurred during the year . . . . .	77,808 70
Company's stock owned by directors . . . . .	102,275 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,  
ST. PAUL, MINN.

[Incorporated May, 1865. Commenced business May, 1865.]

PAID-UP CAPITAL, \$400,000.

C. H. BIGELOW, *President*.*Secretary*, C. A. EATON.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$50,000 00	\$52,250 00
270 shares First National Bank, St. Paul .	27,000 00	37,800 00
120 " Merchants' Nat'l Bank, St. Paul .	12,000 00	13,540 00
30 " First National Bank, St. Peter .	3,000 00	3,450 00
92 " St. Paul and S. C. Railroad .	13,988 75	10,688 75
St. Paul, S., and T. F. Railroad Co. bonds .	19,500 00	19,500 00
254 shares St. Paul Warehouse and Elev'r Co.	12,700 00	12,700 00
St. Paul Warehouse and Elevator Co. bonds .	8,000 00	8,000 00
Minneapolis city bonds . . . . .	1,500 00	1,650 00
Stillwater city bonds . . . . .	10,000 00	11,000 00
Mankato city bonds . . . . .	8,500 00	8,500 00
Detroit town bonds . . . . .	5,499 00	6,048 90
Vernon Centre town bonds . . . . .	7,500 00	7,500 00
Jo Davies town bonds . . . . .	5,500 00	5,500 00
Elmore town bonds . . . . .	6,500 00	6,500 00
Garden City town bonds . . . . .	7,000 00	7,000 00
Winnebago City town bonds . . . . .	15,000 00	15,000 00
Pilot Grove town bonds . . . . .	5,000 00	5,000 00
Oakwood town bonds . . . . .	7,500 00	7,500 00
Blue Earth City town bonds . . . . .	36,000 00	36,000 00
Pine county bonds . . . . .	7,757 00	8,532 70
Rock county bonds . . . . .	24,000 00	27,600 00
Cass county bonds . . . . .	7,400 00	8,140 00
Ramsey county bonds . . . . .	1,000 00	1,100 00
Aitken county bonds . . . . .	3,200 00	3,520 00
Becker county bonds . . . . .	2,360 00	2,360 00
Yellow Medicine county bonds . . . . .	1,045 23	1,045 23
Otter Tail school district bonds . . . . .	388 49	388 49
	<hr/>	<hr/>
	\$308,838 47	\$327,814 07

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
250 shares First National Bank, St. Paul .	\$35,000 00	\$20,000 00
75 " Second National Bank, St. Paul .	13,500 00	9,000 00
160 " Merchants' Nat'l Bank, St. Paul .	17,250 00	11,000 00
37½ " Savings Bank, St. Paul . . . . .	3,750 00	3,000 00
45 " First National Bank, Red Wing .	5,625 00	3,535 00
30 " First National Bank, Stillwater .	3,750 00	3,000 00
50 " Lumberman's Nat'l B'k, Stillwater,	6,250 00	5,000 00
15 " State Bank, Minneapolis . . . . .	1,500 00	1,331 27

1,538 shares St. Paul and S. C. R. R. Co.'s land,	\$92,280 00	\$74,320 00
1,771 " St. Paul Harvester Works . .	66,412 50	48,944 40
98 " St. Paul Manufacturing Co. . .	3,675 00	1,792 00
500 " Pioneer Press Company . . .	25,000 00	10,375 00
50 " Seymour, Sabin, & Co. Mfg. Co.	2,500 00	1,064 00
100 " Stillwater Gas-Light Company . .	2,500 00	1,500 00
125 " Rock County Farming Company .	12,500 00	8,611 44
Cass county bonds . . . . .	2,000 00	1,500 00
	<hr/>	<hr/>
	\$293,492 50	\$203,973 11

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$115,275 46
Loans on mortgage of real estate (first liens*),	55,903 72
Interest due or accrued thereon . . . .	2,003 56
Stocks, bonds, etc., as per schedule . . .	327,814 07
Loans on collateral security, as per schedule .	203,973 11
Cash in the office of the company . . . .	5,635 94
Cash deposited in various banks . . . .	81,362 86
Interest due and accrued . . . . .	10,637 10
Premiums in course of collection (gross) . .	48,054 04
Notes taken for marine and inland risks . .	6,380 41
Rents due and accrued . . . . .	641 21
Gross Assets . . . . .	<hr/> †\$857,681 48

## LIABILITIES.

Losses claimed and reported . . . . .	\$27,676 81
Losses disputed or resisted . . . . .	7,250 00
Unearned premiums on outstanding risks . .	251,007 57
Commissions and brokerage . . . . .	5,372 09
Gross Liabilities, except Capital . . . . .	<hr/> 291,306 47
Surplus as regards policy-holders . . . . .	\$566,375 01
Paid-up Capital . . . . .	<hr/> 400,000 00
Surplus over Capital . . . . .	<hr/> \$166,375 01

## INCOME.

Cash received for fire premiums . . . . .	\$457,488 63
Deduct re-insurance and return premiums . .	56,292 30
Net cash received for fire premiums . . . .	<hr/> \$401,196 33
Cash received for marine and inland prems. .	\$107,392 11
Deduct re-insurance and return premiums . .	9,662 18
Net cash rec'd for marine and inland prems. .	<hr/> 97,729 93

\* Value of lands mortgaged . . . . . \$48,180 00

Value of buildings thereon . . . . . 77,500 00

Amount of insurance held as collateral . . . . . 53,200 00

† The company holds, also, instalment premium notes to the amount of \$168,867.20, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value might be attached to them would necessarily be counter-balanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

# 366 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Unpaid premium notes rec'd during the year . . . . .	\$6,380 41
Interest received on bonds and mortgages . . . . .	\$5,110 12
Interest and dividends received from all other sources . . . . .	50,030 29
Income from rents . . . . .	5,858 85
Gross Cash Income . . . . .	<u>\$559,925 52</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$296,796 52
Deduct salvage and re-insurance . . . . .	9,446 39
Net cash paid for fire losses . . . . .	<u>\$287,350 13</u>
Cash paid for marine and inland losses . . . . .	\$102,574 73
Deduct salvage and re-insurance . . . . .	16,629 44
Net cash paid for marine and inland losses . . . . .	<u>85,945 29</u>
Cash dividends paid . . . . .	40,000 00
Cash paid for commissions and brokerage . . . . .	81,183 56
for salaries of officers and employés . . . . .	25,213 00
for state and local taxes . . . . .	12,081 81
for incidentals . . . . .	25,502 02
Gross Cash Expenditures . . . . .	<u>\$557,275 81</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$36,820,277 00	\$483,714 97
Fire risks written during 1879 . . . . .	34,230,234 00	457,488 63
Total . . . . .	<u>\$71,050,511 00</u>	<u>\$941,203 60</u>
Deduct risks expired and terminated . . . . .	31,467,083 00	431,913 33
In force at end of year . . . . .	<u>\$39,583,428 00</u>	<u>\$509,290 27</u>
Deduct amount re-insured . . . . .	931,269 00	16,289 54
Net amount in force . . . . .	<u>\$38,652,159 00</u>	<u>\$493,000 73</u>
Marine risks outstanding Dec. 31, 1878 . . . . .	\$292,766 00	\$5,136 28
Marine risks written during 1879 . . . . .	19,511,827 00	107,392 11
Total . . . . .	<u>\$19,804,593 00</u>	<u>\$112,528 39</u>
Deduct risks expired and terminated . . . . .	19,508,611 00	104,242 58
In force at end of year . . . . .	<u>\$295,982 00</u>	<u>\$8,285 81</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$4,320,757 11
Losses paid from organization of company . . . . .	2,857,956 65
Cash dividends declared from organization of company . . . . .	446,696 47
Dividends declared during the year (10 per cent) . . . . .	40,000 00
Fire losses incurred during the year . . . . .	289,548 60
Marine and inland losses incurred during the year . . . . .	83,840 74
Company's stock owned by directors . . . . .	195,000 00

# TOLEDO FIRE AND MARINE INSURANCE COMPANY, TOLEDO, O.

[Incorporated Feb. 2, 1848. Commenced business April 1, 1848.]

PAID-UP CAPITAL, \$200,000.

VALENTINE H. KETCHAM, *President.*      *Secretary,* FREDK. B. DODGE.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
86 shares First National Bank, Toledo . . .	\$8,600 00	\$12,040 00
Noble county (Ind.) school bonds . . .	2,000 00	2,000 00
	<u>\$10,600 00</u>	<u>\$14,040 00</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Wabash Elevator Company stock . . .	\$46,000 00	\$17,050 00
Toledo Gas-Light and Coke Company stock . .	2,000 00	1,650 00
Masonic Temple Association stock . . .	3,000 00	1,863 65
Milburn Wagon Company stock . . .	3,100 00	2,500 00
Merchants' National Bank stock . . .	1,650 00	1,000 00
Toledo Savings Bank stock . . .	1,120 00	800 00
	<u>\$56,870 00</u>	<u>\$24,863 65</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$33,164 86	
Loans on mortgage of real estate (first liens*),	77,300 00	
Interest due or accrued thereon . . .	4,644 66	
Stocks and bonds, as per schedule . . .	14,040 00	
Loans on collateral security, as per schedule .	24,863 65	
Cash in the office of the company . . .	1,051 20	
Cash deposited in First National Bank . . .	71,610 19	
Interest due and accrued . . .	1,715 15	
Premiums in course of collection (gross) . .	8,586 68	
Notes taken for marine and inland risks . .	5,179 08	
Re-insurance and salvage . . .	3,914 75	
Gross Assets . . .	<u>          </u>	\$246,070 22

## LIABILITIES.

Losses adjusted, unpaid . . .	\$500 00
claimed and reported . . .	6,500 00
disputed or resisted . . .	100 00

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\* Value of lands mortgaged . . . . . \$127,000 00  
Value of buildings thereon . . . . . 73,000 00  
Amount of insurance held as collateral . . . . . 32,750 00

Unearned premiums on outstanding risks . . . . .	\$29,729 84	
Commissions and brokerage . . . . .	2,700 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$39,529 84
Surplus as regards policy-holders . . . . .		\$206,540 38
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$6,540 38

## INCOME.

Cash received for fire premiums . . . . .	\$65,922 30	
Deduct re-insurance and return premiums . . . . .	9,344 73	
Net cash received for fire premiums . . . . .	<u>          </u>	\$56,577 57
Cash received for marine and inland prems. . . . .	\$43,589 10	
Deduct re-insurance and return premiums . . . . .	15,622 57	
Net cash rec'd for marine and inland prems. . . . .	<u>          </u>	27,966 53
Unpaid premium notes rec'd during the year . . . . .	\$5,179 08	
Interest received on bonds and mortgages . . . . .		2,724 00
Interest and dividends received from all other sources . . . . .		<u>4,243 48</u>
Gross Cash Income . . . . .		\$91,511 58

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$54,959 73	
Deduct salvage and re-insurance . . . . .	258 18	
Net cash paid for fire losses . . . . .	<u>          </u>	\$54,701 55
Cash paid for marine and inland losses . . . . .	\$24,374 43	
Deduct salvage and re-insurance . . . . .	10,854 99	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	13,519 44
Cash dividends paid . . . . .		8,000 00
Cash paid for commissions and brokerage . . . . .		14,076 72
for salaries of officers and employés . . . . .		3,074 00
for state and local taxes . . . . .		1,899 74
for incidentals . . . . .		<u>4,937 90</u>
Gross Cash Expenditures . . . . .		\$100,209 35

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$4,440,708 00	\$64,545 14
Fire risks written during 1879 . . . . .	4,824,324 00	<u>65,803 11</u>
Total . . . . .	\$9,265,032 00	\$130,348 25
Deduct risks expired and terminated . . . . .	5,273,341 00	<u>75,297 38</u>
In force at end of year . . . . .	\$3,991,691 00	\$55,050 87
Deduct amount re-insured . . . . .	83,016 00	<u>1,272 49</u>
Net amount in force . . . . .	\$3,908,675 00	\$53,778 38

Inland risks outstanding Dec. 31, 1878 . . .	\$76,933 00	\$3,979 44
Inland risks written during 1879 . . .	5,593,700 00	44,362 43
Total . . . . .	\$5,670,633 00	\$18,341 87
Deduct risks expired and terminated . . .	5,597,100 00	43,824 89
In force at end of year . . . . .	\$73,533 00	\$4,516 98

## MISCELLANEOUS.

Cash dividends declared from organization of company . . .	\$250,664 95
Dividends declared during the year (4 per cent) . . .	8,000 00
Fire losses incurred during the year . . . . .	58,382 27
Marine and inland losses incurred during the year . . .	13,628 71
Company's stock owned by directors . . . . .	115,500 00

## TRADE INSURANCE COMPANY, CAMDEN, N.J.

[Incorporated March 21, 1872. Commenced business July 1, 1873.]

PAID-UP CAPITAL, \$200,000.

DAVID L. TAYLOR, *President*.*Secretary*, EDMUND MAY.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 4s . . . . .	\$40,000 00	\$41,200 00
Camden and Atlantic R.R. mortgage bonds . . .	2,000 00	2,000 00
Camden Board of Education bonds . . . . .	3,000 00	3,000 00
Delaware Transportation Company stock . . .	2,000 00	2,000 00
New Jersey Mining Company stock . . . . .	845 00	845 00
Camden city warrants . . . . .	372 11	372 11
	\$48,217 11	\$49,417 11

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
11 shares Eighth Nat'l Bank, Philadelphia . . .	\$1,540 00	\$1,100 00
100 " West Jersey Railroad . . . . .	3,500 00	2,500 00
100 " Camden Trust Company . . . . .	3,000 00	2,000 00
Philadelphia city bonds . . . . .	2,875 00	2,500 00
10 shares Camden Trust Company . . . . .	300 00	500 00
10 " Millville National Bank . . . . .	750 00	
100 " Camden Trust Company . . . . .	3,000 00	5,598 00
40 " Pennsylvania Railroad . . . . .	2,040 00	
69 " Millville National Bank . . . . .	5,175 00	
125 " American Dredging Company . . . . .	5,000 00	4,000 00
25 " Trade Insurance Company . . . . .		
175 " American Dredging Company . . . . .	7,000 00	5,750 00
115 " Trade Insurance Company . . . . .		
	\$34,180 00	\$23,948 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$123,133	33
Interest due or accrued thereon . . . . .	4,495	78
Stocks, bonds, etc., as per schedule . . . . .	49,417	11
Loans on collateral security, as per schedule . . . . .	23,948	00
Cash in the office of the company . . . . .	643	03
Cash deposited in Camden Trust Co. Bank . . . . .	7,590	10
Interest due and accrued . . . . .	1,331	17
Premiums in course of collection (gross) . . . . .	12,071	56
Notes taken for marine and inland risks . . . . .	7,490	81
Salvage on losses paid . . . . .	3,000	00
Gross Assets . . . . .	<u>233,120</u>	89

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$1,111	18
claimed and reported . . . . .	1,000	00
disputed or resisted . . . . .	1,350	00
Unearned premiums on outstanding risks . . . . .	20,740	30
Reclaimable on perpetual fire policies . . . . .	1,127	70
Dividends to stockholders unpaid . . . . .	432	00
Due and accrued for rent, salaries, etc. . . . .	1,000	00
Commissions and brokerage . . . . .	2,292	37
Gross Liabilities, except Capital . . . . .	<u>29,053</u>	55
Surplus as regards policy-holders . . . . .	\$204,067	34
Paid-up Capital . . . . .	<u>200,000</u>	00
Surplus over Capital . . . . .	\$1,067	34

## INCOME.

Cash received for fire premiums . . . . .	\$78,183	80
Deduct re-insurance and return premiums . . . . .	30,255	01
Net cash received for fire premiums . . . . .	<u>\$47,928</u>	79
Cash received for marine and inland prems. . . . .	\$16,390	97
Deduct re-insurance and return premiums . . . . .	1,621	46
Net cash rec'd for marine and inland prems. . . . .	<u>14,769</u>	51
Unpaid premium notes rec'd during the year . . . . .	\$7,490	81
Interest received on bonds and mortgages . . . . .	4,163	75
Interest and dividends received from all other sources . . . . .	4,799	67
Deposits received for perpetual fire risks . . . . .	\$110	00
Gross Cash Income . . . . .	<u>\$71,661</u>	72

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$72,266	54
Deduct salvage and re-insurance . . . . .	551	04
Net cash paid for fire losses . . . . .	<u>\$71,715</u>	50

\* Value of lands mortgaged . . . . . \$93,050 00  
Value of buildings thereon . . . . . 216,000 00  
Amount of insurance held as collateral . . . . . 97,560 00

Cash paid for marine and inland losses . . . . .	\$19,460 67
Cash dividends paid . . . . .	57 00
Cash paid for commissions and brokerage . . . . .	11,992 02
for salaries of officers and employés . . . . .	4,050 01
for state and local taxes . . . . .	2,262 61
for incidentals . . . . .	3,962 07
<hr/>	
Gross Cash Expenditures . . . . .	\$113,499 88

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$4,837,601 00	\$83,892 66
Fire risks written during 1879 . . . . .	7,401,836 00	72,238 49
<hr/>		<hr/>
Total . . . . .	\$12,239,437 00	\$156,131 15
Deduct risks expired and terminated . . . . .	8,529,710 00	112,205 96
<hr/>		<hr/>
In force at end of year . . . . .	\$3,709,727 00	\$43,925 19
Deduct amount re-insured . . . . .	1,037,530 00	13,629 43
<hr/>		<hr/>
Net amount in force . . . . .	\$2,672,197 00	\$30,295 76
Marine risks outstanding Dec. 31, 1878 . . . . .	\$173,469 00	\$6,647 64
Marine risks written during 1879 . . . . .	527,096 00	14,250 39
<hr/>		<hr/>
Total . . . . .	\$700,565 00	\$20,898 03
Deduct risks expired and terminated . . . . .	562,928 00	15,172 84
<hr/>		<hr/>
In force at end of year . . . . .	\$137,637 00	\$5,725 19
Deduct amount re-insured . . . . .	3,800 00	282 00
<hr/>		<hr/>
Net amount in force . . . . .	\$133,837 00	\$5,443 19
Perpetual risks in force . . . . .	\$55,100 00	

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$624,346 60
Losses paid from organization of company . . . . .	429,715 84
Cash dividends declared from organization of company . . . . .	66,310 00
Fire losses incurred during the year . . . . .	60,508 62
Marine and inland losses incurred during the year . . . . .	20,616 09
Company's stock owned by directors . . . . .	86,200 00

## TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated February, 1865. Re-organized May, 1872.]

PAID-UP CAPITAL, \$500,000.

CHARLES COMSTOCK, *President.**Secretary, R. J. SMITH.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$275,000 00	\$283,593 75
Cook county bonds . . . . .	52,500 00	57,555 00
Evanston water bonds . . . . .	20,000 00	21,750 00
Chicago city bonds . . . . .	13,000 00	14,790 00
Chicago and North-Western Railroad bonds . . . . .	10,000 00	11,375 00
Chicago City Railroad stock . . . . .	40,000 00	72,000 00
	<hr/>	<hr/>
	\$410,500 00	\$461,063 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
750 shares Chicago City Railroad . . . . .	\$138,750 00	\$125,000 00
West Chicago town bonds . . . . .	82,950 00	75,000 00
Warehouse receipts . . . . .	56,281 12	45,000 00
	<hr/>	<hr/>
	\$277,981 12	\$245,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$12,195 98	
Stocks, bonds, etc., as per schedule . . . . .	461,063 75	
Loans on collateral security, as per schedule . . . . .	245,000 00	
Cash in the office of the company . . . . .	2,497 14	
Cash deposited in Corn Exchange Bank . . . . .	77,871 58	
Interest due and accrued . . . . .	612 50	
Premiums in course of collection (gross) . . . . .	32,126 56	
Re-insurance due . . . . .	21,815 60	
Gross Assets . . . . .	<hr/>	\$853,183 11

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$5,182 07	
claimed and reported . . . . .	41,669 50	
disputed or resisted . . . . .	4,471 10	
	<hr/>	
Total amount of losses . . . . .	\$51,322 67	
Less re-insurance . . . . .	1,353 83	
	<hr/>	
Net amount of unpaid losses . . . . .	\$49,968 84	
Unearned premiums on outstanding risks . . . . .	140,506 76	
Commissions and brokerage . . . . .	5,114 62	
Due for re-insurance . . . . .	209 52	
Miscellaneous . . . . .	25,966 56	
Gross Liabilities, except Capital . . . . .	<hr/>	221,766 30
	<hr/>	
Surplus as regards policy-holders . . . . .		\$631,416 81
Paid-up Capital . . . . .		500,000 00
		<hr/>
Surplus over Capital . . . . .		\$131,416 81

## INCOME.

Cash received for fire premiums . . .	\$352,165 69	
Deduct re-insurance and return premiums . . .	96,354 41	
Net cash-received for fire premiums . . .	<u>          </u>	\$255,811 28
Cash received for marine and inland premiums . . .		17,016 29
Interest and dividends received from all sources . . .		41,676 22
Income from commissions . . . . .		25,744 73
Gross Cash Income . . . . .		<u>\$340,248 52</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$178,326 35	
Deduct salvage and re-insurance . . . . .	22,237 85	
Net cash paid for fire losses . . . . .	<u>          </u>	\$156,088 50
Cash paid for marine and inland losses . . .	\$10,303 43	
Deduct salvage and re-insurance . . . . .	1,661 58	
Net cash paid for marine and inland losses . . .	<u>          </u>	8,641 85
Cash dividends paid . . . . .		42,500 00
Cash paid for commissions and brokerage . . .		51,651 12
for salaries of officers and employés . . .		24,515 26
for state and local taxes . . . . .		6,961 52
for incidentals . . . . .		20,279 62
Gross Cash Expenditures . . . . .		<u>\$310,637 87</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . .	\$17,552,430 00	\$263,159 52
Fire risks written during 1879 . . . . .	32,055,290 00	362,154 99
Total . . . . .	<u>\$49,607,720 00</u>	<u>\$625,314 51</u>
Deduct risks expired and terminated . . .	30,067,200 00	331,573 88
In force at end of year . . . . .	<u>\$19,540,520 00</u>	<u>\$293,740 63</u>
Deduct amount re-insured . . . . .	963,034 00	12,616 42
Net amount in force . . . . .	<u>\$18,577,486 00</u>	<u>\$281,124 21</u>
Marine risks written during 1879 . . . . .	\$8,989,060 00	\$20,435 40
Deduct risks expired and terminated . . .	8,989,060 00	20,435 40

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$2,635,197 07
Losses paid from organization of company . . . . .	1,442,775 94
Cash dividends declared from organization of company . . .	377,500 00
Dividends declared during the year (8½ per cent) . . .	42,500 00
Fire losses incurred during the year . . . . .	192,256 46
Marine and inland losses incurred during the year . . .	9,741 85
Company's stock owned by directors . . . . .	97,800 00

TRADESMEN'S FIRE INSURANCE COMPANY,  
NEW YORK, N.Y.

[Incorporated Oct. 6, 1858. Commenced business Dec. 23, 1858.]

PAID-UP CAPITAL, \$300,000.

D. B. KEELER, *President*.*Secretary*, T. Y. BROWN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Mechanics' and Traders' National Bank stock,	\$5,750 00	\$5,750 00
National Bank of Commerce stock . . .	10,000 00	13,500 00
American Exchange National Bank stock . .	10,000 00	11,500 00
United States bonds . . . . .	355,000 00	376,280 00
	<u>\$380,750 00</u>	<u>\$407,030 00</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
33 shares Mechanics' and Traders' Nat'l Bank,	\$825 00	\$4,150 00
95 " Mechanics' Bank . . . . .	3,325 00	

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$65,500 00
Interest due or accrued thereon . . . .	1,453 75
Stocks and bonds, as per schedule . . .	407,030 00
Loans on collateral security, as per schedule .	4,150 00
Cash in the office of the company . . . .	2,465 22
Cash deposited in various banks . . . .	7,786 60
Interest due and accrued . . . . .	175 00
Premiums in course of collection (gross) .	20,603 42
Rents due and accrued . . . . .	133 33
Premiums more than 3 months due, \$1,507 99	
Gross Assets . . . . .	<u>\$509,297 32</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$7,623 00
claimed and reported . . . . .	11,855 00
disputed or resisted . . . . .	1,000 00
Total amount of losses . . . . .	<u>\$20,478 00</u>
Less re-insurance . . . . .	3,267 00
Net amount of unpaid losses . . . . .	<u>\$17,211 00</u>
Unearned premiums on outstanding risks .	85,738 57
Dividends to stockholders unpaid . . . .	30 00

\* Value of lands mortgaged . . . . . \$93,500 00  
Value of buildings thereon . . . . . 95,000 00  
Amount of insurance held as collateral . . . . . 87,500 00

Due and accrued for rent, salaries, etc. . . . .	\$583 50	
Commissions and brokerage . . . . .	200 00	
Return premiums . . . . .	368 60	
Re-insurance premiums . . . . .	710 69	
Gross Liabilities, except Capital . . . . .	—————	\$104,842 36
Surplus as regards policy-holders . . . . .		\$104,454 96
Paid-up Capital . . . . .		300,000 00
Surplus over Capital . . . . .		\$104,454 96

## INCOME.

Cash received for fire premiums . . . . .	\$182,049 57	
Deduct re-insurance and return premiums . . . . .	16,703 99	
Net cash received for fire premiums . . . . .	—————	\$165,345 58
Cash received for marine and inland prems. . . . .	\$5,337 21	
Deduct re-insurance and return premiums . . . . .	358 72	
Net cash rec'd for marine and inland prems. . . . .	—————	4,978 49
Interest received on bonds and mortgages . . . . .		5,185 25
Interest and dividends received from all other sources . . . . .		21,322 11
Income from rents . . . . .		600 00
Received for increased capital . . . . .	\$100,000 00	
Gross Cash Income . . . . .		\$197,431 43

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$70,991 44	
Deduct salvage and re-insurance . . . . .	3,219 97	
Net cash paid for fire losses . . . . .	—————	\$67,771 47
Cash paid for marine and inland losses . . . . .		2,814 42
Cash dividends paid . . . . .		22,470 00
Cash paid for commissions and brokerage . . . . .		29,252 56
for salaries of officers and employés . . . . .		23,743 34
for state and local taxes . . . . .		4,385 47
for incidentals . . . . .		17,091 27
Gross Cash Expenditures . . . . .		\$167,528 53

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$15,383,204 00	\$97,942 79
Fire risks written during 1879 . . . . .	22,649,001 00	172,095 30
Total . . . . .	\$38,032,205 00	\$270,038 09
Deduct risks expired and terminated . . . . .	17,080,506 00	100,464 32
In force at end of year . . . . .	\$20,951,699 00	\$169,573 77
Deduct amount re-insured . . . . .	780,367 00	4,130 80
Net amount in force . . . . .	\$20,171,332 00	\$165,442 97

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Marine risks outstanding Dec. 31, 1878 . . .	\$55,000 00	\$3,015 00
Marine risks written during 1879 . . .	154,000 00	5,337 21
Total . . . . .	\$209,000 00	\$8,352 21
Deduct risks expired and terminated . . .	67,500 00	3,915 00
In force at end of year . . . . .	\$141,500 00	\$4,437 21

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$2,788,725 88
Losses paid from organization of company . . . . .	1,681,007 56
Cash dividends declared from organization of company . .	351,000 00
Dividends declared during the year . . . . .	22,470 00
Fire losses incurred during the year . . . . .	80,386 88
Marine and inland losses incurred during the year . . .	2,814 42
Company's stock owned by directors . . . . .	62,900 00

## UNION INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 6, 1804. Commenced business July 25, 1803.]

PAID-UP CAPITAL, \$500,000.

RICHARD S. SMITH, *President*.

*Secretary*, JOHN B. CRAVEN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Camden and Amboy R.R. coupon bonds, 6s . . .	\$11,200 00	\$12,432 00
Chesapeake and Delaware Canal reg. bonds, 6s, . . .	14,610 00	11,688 00
Pennsylvania R.R. 1st mort. coupon bonds, 6s, . . .	1,000 00	1,017 50
Schuylkill Navigation Co. registered bonds, 6s, . . .	10,000 00	8,300 00
Philadelphia and Erie R.R. coupon bonds, 6s . . .	10,000 00	10,400 00
Pennsylvania Canal Co. coupon bonds, 6s . . .	15,000 00	12,300 00
North Pennsylvania Railroad coupon bonds . . .	14,500 00	15,965 00
Pittsburg water loan coupon bonds, 7s . . .	10,000 00	11,700 00
Philadelphia and Reading R.R. reg. bonds, 6s, . . .	5,000 00	5,750 00
Lehigh Valley Railroad registered bonds, 6s . . .	5,000 00	5,650 00
American Steamship Co. coupon bonds, 6s . . .	5,000 00	5,050 00
United States bonds . . . . .	10,000 00	10,650 00
Susquehanna Coal Company coupon bonds, 6s, . . .	10,000 00	10,100 00
Pittsburg Avenue bonds . . . . .	33,900 00	36,273 00
Baltimore, Ohio, and Parkersburg R.R. bonds, . . .	25,000 00	27,000 00
Steubenville and Indiana Railroad bonds . . .	10,000 00	10,300 00
New Jersey Central Car Trust bonds . . .	10,000 00	10,150 00
Philadelphia and Reading Railroad bonds . . .	25,000 00	26,500 00
100 shares Little Schuylkill Railroad . . .	5,000 00	5,100 00
134 " Pennsylvania Railroad . . .	6,700 00	6,834 00
136 " North Pennsylvania Railroad . . .	6,800 00	6,936 00
48 " Delaware Railroad . . . . .	1,200 00	1,248 00

106 shares Pennsylvania Canal Company . .	\$5,300 00	\$742 00
68 " Philadelphia National Bank . . .	6,800 00	11,696 00
88 " Farmers' and Mechanics' Nat'l B'k, . .	8,800 00	10,648 00
88 " Delaware Mutual Safety Ins. Co. . .	2,200 00	3,432 00
20 " Philadelphia and So. Mail S.S. Co. . .	5,000 00	200 00
525 " Harrisburg, P., M. J., and Lan. R.R. .	26,250 00	29,400 00
	<u>\$289,260 00</u>	<u>\$307,461 50</u>

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Northern Central Railroad bonds . . . .	\$5,300 00	\$3,600 00
28 shares Conshohocken Stone Company . .	700 00	
130 " National Car Company . . . .	8,450 00	2,500 00
200 " Fidelity Ins., T., and S. D. Co. . .	30,200 00	25,500 00
2,000 " Colorado Central Imp. Co. . . .	1,200 00	1,000 00
United States bonds . . . . .	1,081 50	850 00
Philadelphia city bonds . . . . .	590 00	350 00
100 shares Catawissa preferred . . . .	4,900 00	3,200 00
Ground rent . . . . .	75,000 00	5,000 00
2,400 shares Pennsylvania Railroad . . .	122,400 00	107,500 00
400 " Pennsylvania Railroad . . . }	22,720 00	20,000 00
North Pennsylvania Railroad bonds . . . }		
1,000 shares Lehigh Valley Railroad . . . }	63,200 00	50,000 00
200 " Pennsylvania Railroad . . . }		
20 " Northern Central Railroad . . . .	700 00	375 00
	<u>\$336,441 50</u>	<u>\$219,875 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens*),	\$35,500 00
Stocks, bonds, etc., as per schedule . .	307,461 50
Loans on collateral security, as per schedule .	219,875 00
Cash in the office of the company . . . .	52,928 87
Cash deposited in various banks . . . .	31,950 60
Interest due and accrued . . . . .	4,462 99
Premiums in course of collection (gross) .	27,088 92
Notes taken for marine and inland risks .	22,454 82
Re-insurance due . . . . .	2,500 00
Gross Assets . . . . .	<u>\$704,222 70</u>

## LIABILITIES.

Losses adjusted, unpaid . * . . . .	\$3,013 03
Losses claimed and reported . . . . .	39,166 00
Unearned premiums on outstanding risks .	87,154 30
Reclaimable on perpetual fire policies . .	26,202 69
Dividends to stockholders unpaid . . . .	1,994 14
Due and accrued for rent, salaries, etc. .	900 00

\* Total value of property mortgaged . . . . . \$72,500 00  
Amount of insurance held as collateral . . . . . 47,500 00

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State and local taxes . . . . .	\$560 00	
Commissions and brokerage . . . . .	230 00	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$159,220 16
Surplus as regards policy-holders . . . . .		\$545,002 54
Paid-up Capital . . . . .		<u>500,000 00</u>
Surplus over Capital . . . . .		\$45,002 54

## INCOME.

Cash received for fire premiums . . . . .	\$106,208 57	
Deduct re-insurance and return premiums . . . . .	10,658 01	
Net cash received for fire premiums . . . . .	<u>          </u>	\$95,550 56
Cash rec'd for marine and inland premiums . . . . .	\$162,121 58	
Deduct re-insurance and return premiums . . . . .	42,487 65	
Net cash rec'd for marine and inland prems. . . . .	<u>          </u>	119,633 93
Unpaid premium notes rec'd during the year . . . . .	\$22,454 82	
Interest and dividends received from all sources . . . . .		20,382 54
Received for increased capital . . . . .	300,000 00	
Gross Cash Income . . . . .	<u>          </u>	\$235,567 03

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$60,390 10	
Deduct salvage and re-insurance . . . . .	509 69	
Net cash paid for fire losses . . . . .	<u>          </u>	\$59,880 41
Cash paid for marine and inland losses . . . . .	\$137,165 18	
Deduct salvage and re-insurance . . . . .	45,883 65	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	91,281 53
Cash dividends paid . . . . .		16,000 00
Cash paid for commissions and brokerage . . . . .		28,512 93
for salaries of officers and employés . . . . .		22,107 55
for state and local taxes . . . . .		4,254 75
for incidentals . . . . .		<u>1,461 06</u>
Gross Cash Expenditures . . . . .	<u>          </u>	\$223,498 23

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$7,788,444 00	\$65,235 03
Fire risks written during 1879 . . . . .	11,666,782 00	<u>106,208 57</u>
Total . . . . .	\$19,455,226 00	\$171,443 60
Deduct risks expired and terminated . . . . .	10,129,679 00	<u>88,618 94</u>
In force at end of year . . . . .	\$9,325,547 00	\$82,824 66
Deduct amount re-insured . . . . .	152,460 00	<u>1,826 13</u>
Net amount in force . . . . .	\$9,173,087 00	\$80,998 53

Marine risks outstanding Dec. 31, 1878 .	\$591,129 00	\$32,386 81
Marine risks written during 1879 . .	10,775,206 00	162,121 58
Total . . . . .	\$11,366,335 00	\$194,508 39
Deduct risks expired and terminated .	10,096,435 00	142,723 45
In force at end of year . . . . .	\$1,269,900 00	\$51,784 94
Deduct amount re-insured . . . . .	299,161 00	6,555 11
Net amount in force . . . . .	\$970,739 00	\$45,229 83
Perpetual risks in force . . . . .	\$762,775 00	

## MISCELLANEOUS.

Premiums received from organization of company .	\$13,833,499 00
Losses paid from organization of company . . .	10,249,492 00
Cash dividends declared from organization of company .	1,702,599 00
Dividends declared during the year . . . . .	16,000 00
Fire losses incurred during the year . . . . .	66,099 66
Marine and inland losses incurred during the year .	97,953 16
Company's stock owned by directors . . . . .	99,790 00

## UNITED FIREMEN'S INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 1, 1860. Commenced business April 2, 1861.]

PAID-UP CAPITAL, \$200,000.

WILLIAM S. ALLEN, *President*.*Secretary*, WILLIAM V. SICKEL.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$100,000 00	\$103,283 75
Pittsburgh city bonds . . . . .	31,000 00	32,860 00
Philadelphia city bonds . . . . .	60,000 00	60,750 00
Philadelphia city warrants . . . . .	835 00	835 00
	\$191,835 00	\$197,728 75

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$61,141 25
Loans on mortgage of real estate (first liens *),	355,913 41
Interest due or accrued thereon . . . . .	9,568 33
Stocks, bonds, etc., as per schedule . . .	197,728 75
Cash in the office of the company . . . . .	520 95
Cash deposited in various banks . . . . .	17,689 08
Interest due and accrued . . . . .	33 70
Premiums in course of collection (net) . .	35,687 04
Rents due and accrued . . . . .	694 07
Gross Assets . . . . .	\$678,976 58

\* Total value of property mortgaged . . . . . \$630,250 00  
Amount of insurance held as collateral . . . . . 317,200 00

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$1,800 00	
Losses claimed and reported . . . . .	15,602 00	
Unearned premiums on outstanding risks . . . . .	78,482 67	
Reclaimable on perpetual fire policies . . . . .	320,070 87	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$415,955 54
Surplus as regards policy-holders . . . . .		\$263,021 04
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$63,021 04

## INCOME.

Cash received for fire premiums . . . . .	\$140,568 54	
Deduct re-insurance and return premiums . . . . .	12,288 80	
Net cash received for fire premiums . . . . .	<u>          </u>	\$128,279 74
Interest received on bonds and mortgages . . . . .		22,202 92
Interest and dividends received from all other sources . . . . .		10,012 99
Income from rents . . . . .		1,139 71
Policy fees, discount, etc. . . . .		4,034 04
Deposits received for perpetual fire risks . . . . .	\$22,371 28	
Gross Cash Income . . . . .	<u>          </u>	\$165,669 40

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$71,081 27	
Cash dividends paid . . . . .	25,275 02	
Cash paid for commissions and brokerage . . . . .	28,570 85	
for salaries of officers and employ��s . . . . .	8,148 37	
for state and local taxes . . . . .	948 33	
for interest on borrowed money . . . . .	941 15	
for incidentals . . . . .	<u>20,041 30</u>	
Gross Cash Expenditures . . . . .		\$155,006 29

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$6,618,677 00	\$80,889 96
Fire risks written during 1879 . . . . .	11,938,196 00	138,777 20
Total . . . . .	<u>\$18,556,873 00</u>	<u>\$219,667 16</u>
Deduct risks expired and terminated . . . . .	6,083,235 00	66,646 72
In force at end of year . . . . .	\$12,473,638 00	\$153,020 44
Deduct amount re-insured . . . . .	96,862 00	1,606 08
Net amount in force . . . . .	<u>\$12,376,776 00</u>	<u>\$151,414 36</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$419,093 48
Losses paid from organization of company . . . . .	178,527 94
Cash dividends declared from organization of company . . . . .	104,505 86
Dividends declared during the year . . . . .	25,275 02
Fire losses incurred during the year . . . . .	70,007 85
Company's stock owned by directors . . . . .	<u>104,370 00</u>

## UNITED STATES LLOYDS, NEW YORK.

[Incorporated 1873. Commenced business 1873.]

HIGGINS & COX, *Attorneys for the Subscribers.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$125,000 00	\$139,141 25
New York city and county bonds . . . . .	100,000 00	127,000 00
Boston city bonds . . . . .	50,000 00	56,250 00
Atlantic Mutual Insurance Company scrip . . . . .	—	5,010 00
		<hr/>
		\$327,401 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Loaned on securities . . . . .	\$86,663 00	\$66,500 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . . . .	\$327,401 25	
Loans on collateral security, as per schedule . . . . .	66,500 00	
Cash deposited in various banks . . . . .	77,716 30	
Interest due and accrued . . . . .	2,017 50	
Premiums in course of collection (gross) . . . . .	60,645 32	
Notes taken for marine and inland risks . . . . .	8,875 36	
Salvage, re-insurance, and rebate . . . . .	23,359 37	
Gross Assets . . . . .	<hr/>	\$566,515 10

## LIABILITIES.

Net amount of unpaid losses . . . . .	\$85,282 00	
Unearned premiums on outstanding risks . . . . .	72,635 64	
Miscellaneous . . . . .	1,100 00	
Deposit in trust . . . . .	8,835 89	
Gross Liabilities . . . . .	<hr/>	167,853 53
Surplus . . . . .		<hr/>
		\$398,661 57

## INCOME.

Cash received for marine and inland prems. . . . .	\$544,313 73	
Deduct re-insurance and return premiums . . . . .	48,245 01	
Net cash rec'd for marine and inland prems. . . . .	<hr/>	\$496,068 72
Interest and dividends received from all sources . . . . .		22,077 92
Income from brokerage and discount . . . . .		3,532 82
Income from exchange . . . . .		12 01
Gross Cash Income . . . . .		<hr/>
		\$521,691 47

## EXPENDITURES.

Cash paid for marine and inland losses . . . . .	\$332,267 50	
for commissions and incidentals . . . . .	67,443 19	
for rebate in lieu of scrip . . . . .	100,813 85	
Gross Cash Expenditures . . . . .		<hr/>
		\$500,524 54

WATERTOWN FIRE INSURANCE COMPANY,  
WATERTOWN, N.Y.

[Incorporated Dec. 7, 1867. Commenced business Dec. 9, 1867.]

PAID-UP CAPITAL, \$200,000.

WILLARD IVES, *President.*

*Secretary,* JESSE M. ADAMS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$185,000 00	\$190,762 50
Davis Sewing-Machine Company bonds . .	1,000 00	1,000 00
	<u>\$186,000 00</u>	<u>\$191,762 50</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Union Pacific Railroad bonds . . . . .	\$1,000 00	\$2,000 00
United States bonds . . . . .	520 00	
Watertown city bonds . . . . .	520 00	
Bond and mortgage . . . . .	800 00	
Agricultural Insurance Company stock . .	75,092 00	43,465 55
Merchants' Bank Stock . . . . .	1,300 00	1,700 00
Agricultural Insurance Company stock . .	875 00	
National Union Bank stock . . . . .	3,850 00	2,200 00
Merchants' Bank stock . . . . .	3,000 00	2,500 00
Northern Insurance Company stock . .	500 00	
Merchants' Bank stock . . . . .	1,300 00	1,600 00
Agricultural Insurance Company stock . .	875 00	
Merchants' Bank stock . . . . .	1,500 00	1,500 00
Northern Insurance Company stock . .	500 00	
Merchants' Bank stock . . . . .	1,300 00	1,200 00
Bond and mortgage . . . . .	1,000 00	1,356 10
Agricultural Insurance Company stock . .	1,758 00	
Bonds and mortgages . . . . .	1,350 00	1,123 15
	<u>\$97,040 00</u>	<u>\$58,644 80</u>

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . .	\$34,288 22
Loans on mortgage of real estate (first liens *),	309,840 28
Interest due or accrued thereon . . . .	12,271 00
Stocks, bonds, etc., as per schedule . .	191,762 50
Loans on collateral security, as per schedule .	58,644 80
Cash in the office of the company . . . .	4,266 44
Cash deposited in Merchants' Bank . . .	55,546 31
Interest due and accrued . . . . .	5,706 90

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\* Value of lands mortgaged . . . . . \$741,138 00  
 Value of buildings thereon . . . . . 267,712 00  
 Amount of insurance held as collateral . . . . . 214,950 00

Premiums in course of collection (net) . . . . .	\$87,685 92	
Notes taken for marine and inland risks . . . . .	18,292 33	
Gross Assets . . . . .	<u>          </u>	\$778,304 70
Deduct special deposits in other states . . . . .		20,650 00
Balance . . . . .		<u>\$757,654 70</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$3,400 00	
claimed and reported . . . . .	23,750 00	
disputed or resisted . . . . .	10,500 00	
Unearned premiums on outstanding risks . . . . .	<u>430,028 80</u>	
Gross Liabilities, except Capital . . . . .	\$467,678 80	
Deduct liabilities on special deposits . . . . .	6,303 46	
	<u>          </u>	461,375 34
Surplus as regards policy-holders . . . . .		\$296,279 36
Paid-up Capital . . . . .		<u>200,000 00</u>
Surplus over Capital . . . . .		\$96,279 36

## INCOME.

Cash received for fire premiums . . . . .	\$534,542 98	
Deduct re-insurance and return premiums . . . . .	49,850 29	
Net cash received for fire premiums . . . . .	<u>          </u>	\$484,692 69
Interest received on bonds and mortgages . . . . .		21,917 16
Interest and dividends received from all other sources . . . . .		9,608 94
Income from rents . . . . .		<u>2,104 00</u>
Gross Cash Income . . . . .		\$518,322 79

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$275,910 92	
Cash dividends paid . . . . .	20,000 00	
Cash paid for commissions and brokerage . . . . .	109,273 40	
for salaries of officers and employés . . . . .	35,600 00	
for state and local taxes . . . . .	13,732 40	
for incidentals . . . . .	<u>44,850 06</u>	
Gross Cash Expenditures . . . . .		\$499,366 78

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$106,238,952 00	\$925,557 03
Fire risks written during 1879 . . . . .	61,117,879 00	536,531 59
Total . . . . .	<u>\$167,356,831 00</u>	<u>\$1,462,088 62</u>
Deduct risks expired and terminated . . . . .	66,124,562 00	549,649 62
In force at end of year . . . . .	\$101,232,269 00	\$912,439 00
Deduct amount re-insured . . . . .	1,001,141 00	4,319 25
Net amount in force . . . . .	<u>\$100,231,128 00</u>	<u>\$908,119 75</u>

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$3,185,291 04
Losses paid from organization of company . . .	1,501,539 75
Cash dividends declared from organization of company . .	220,000 00
Dividends declared during the year (10 per cent) . . .	20,000 00
Fire losses incurred during the year . . . . .	274,910 92
Company's stock owned by directors . . . . .	118,800 00

### WESTCHESTER FIRE INSURANCE COMPANY, NEW ROCHELLE, N.Y.

[Incorporated as a "Mutual" March 14, 1837. Commenced business as "Joint-Stock" Jan. 1, 1870.]

PAID-UP CAPITAL, \$300,000.

GEORGE R. CRAWFORD, *President*.      *Secretary*, JOHN Q. UNDERHILL.

#### DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$500,000 00	\$521,362 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Citizens' National Bank, New York . . . . .	\$4,000 00	\$2,500 00
Central National Bank, New York . . . . .	2,340 00	1,900 00
	<u>\$6,340 00</u>	<u>\$4,400 00</u>

#### SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$47,500 00
Loans on mortgage of real estate (first liens*),	155,184 50
Interest due or accrued thereon . . . . .	4,313 12
Bonds, as per schedule . . . . .	521,362 50
Loans on collateral security, as per schedule . .	4,400 00
Cash in the office of the company . . . . .	4,978 57
Cash deposited in bank . . . . .	26,093 44
Interest due and accrued . . . . .	227 92
Premiums in course of collection (gross) . .	65,537 19
Rents due and accrued . . . . .	1,524 00
Premiums more than 3 months due, \$3,419 20	
Gross Assets . . . . .	<u>\$831,121 24</u>

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\* Value of lands mortgaged . . . . . \$190,000 00  
Value of buildings thereon . . . . . 174,000 00  
Amount of insurance held as collateral . . . . . 157,050 00

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$24,601 73	
claimed and reported . . . . .	38,935 00	
disputed or resisted . . . . .	3,000 00	
Unearned premiums on outstanding risks . . . . .	334,526 54	
Dividends to stockholders unpaid . . . . .	94 70	
Commissions and brokerage . . . . .	8,460 90	
Gross Liabilities, except Capital . . . . .	<u>          </u>	\$409,618 87
Surplus as regards policy-holders . . . . .		\$421,502 37
Paid-up Capital . . . . .		<u>300,000 00</u>
Surplus over Capital . . . . .		\$121,502 37

## INCOME.

Cash received for fire premiums . . . . .	\$563,613 26	
Deduct re-insurance and return premiums . . . . .	50,617 06	
Net cash received for fire premiums . . . . .	<u>          </u>	\$512,996 20
Interest received on bonds and mortgages . . . . .		9,743 90
Interest and dividends received from all other sources . . . . .		<u>28,400 31</u>
Gross Cash Income . . . . .		\$551,140 41

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$335,247 41	
Deduct salvage and re-insurance . . . . .	5,843 48	
Net cash paid for fire losses . . . . .	<u>          </u>	\$329,403 93
Cash dividends paid . . . . .		29,979 00
Cash paid for commissions and brokerage . . . . .		81,701 41
for salaries of officers and employés . . . . .		20,270 84
for state and local taxes . . . . .		13,970 55
for incidentals . . . . .		<u>68,194 16</u>
Gross Cash Expenditures . . . . .		\$543,519 89

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$65,061,160 00	\$617,930 55
Fire risks written during 1879 . . . . .	67,140,120 00	563,613 26
Total . . . . .	<u>\$132,201,280 00</u>	<u>\$1,181,543 81</u>
Deduct risks expired and terminated . . . . .	62,264,328 00	504,921 00
In force at end of year . . . . .	<u>\$69,936,952 00</u>	<u>\$676,622 81</u>
Deduct amount re-insured . . . . .	871,948 00	7,630 73
Net amount in force . . . . .	<u>\$69,065,004 00</u>	<u>\$668,992 08</u>

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$6,631,516 91
Losses paid from organization of company . . .	3,674,897 98
Cash dividends declared from organization of company . .	248,000 00
Dividends declared during the year (10 per cent) . . .	30,000 00
Fire losses incurred during the year . . .	331,794 84
Company's stock owned by directors . . .	146,500 00

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,  
BROOKLYN, N. Y.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, \$250,000.

EDMUND DRIGGS, *President*.

*Secretary*, N. W. MESEROLE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$406,000 00	\$424,772 50
Mechanics' and Traders' Bank, Greenpoint . . . . .	8,000 00	7,600 00
Grand Street and Newtown Railroad stock . . . . .	25,000 00	20,000 00
Nassau National Bank (Brooklyn) stock . . . . .	1,000 00	1,550 00
Long Island Bank (Brooklyn) stock . . . . .	10,000 00	10,000 00
First National Bank (Brooklyn) stock . . . . .	4,900 00	9,065 00
People's Gas-Light Company (Brooklyn) stock, . . . . .	26,000 00	9,100 00
Metropolitan Gas-Light Co. (Brooklyn) stock, . . . . .	5,000 00	4,000 00
Citizens' Gas-Light Company (Brooklyn) stock, . . . . .	7,120 00	5,340 00
Dry Dock, East Broadway, and B. R. R. stock, . . . . .	20,000 00	22,000 00
Grand Street and Newtown Railroad bonds . . . . .	20,000 00	20,000 00
Georgia state bonds . . . . .	25,000 00	25,000 00
Brooklyn City Railroad stock . . . . .	10,710 00	17,136 00
Broadway Railroad (Brooklyn) stock . . . . .	11,000 00	16,500 00
Broadway Railroad (Brooklyn) bonds . . . . .	3,000 00	3,000 00
	<u>\$582,730 00</u>	<u>\$595,063 50</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Park Bank of New York stock . . . . .	\$550 00	\$375 00
Pacific Bank of New York stock . . . . .	4,200 00	5,000 00
Metropolitan Gas Company (Brooklyn) stock . . . . .	1,600 00	
Imp. and Traders' Insurance Co. (N. Y.) stock, . . . . .	500 00	
New York City Insurance Company stock . . . . .	490 00	
People's Gas-Light Company (Brooklyn) stock, . . . . .	350 00	200 00
Pacific Fire Insurance Company (N. Y.) stock, . . . . .	2,020 00	1,500 00
Grand St. and Newtown R. R. (B'klyn) stock, . . . . .	2,320 00	1,750 00
Manufacturers' National Bank (N. Y.) stock . . . . .	2,451 00	1,720 00
Broadway Railroad Company (Br'klyn) bond . . . . .	1,000 00	800 00

Union Ferry Company (Brooklyn) stock . . .	\$840 00	\$600 00
Manufacturers' National Bank (N.Y.) stock . .	769 50	650 00
Mechanics' Fire Insurance Co. (B'klyn) stock,	3,500 00	1,950 00
Mechanics' Bank of Brooklyn stock . . .	2,062 50	10,000 00
Baltimore Gas Company stock . . .	7,500 00	
Brooklyn Cross Town Railroad certificates . .	2,500 00	
Kings County Fire Ins. Co. (Brooklyn) stock,	3,480 00	2,000 00
People's Gas-Light Company (Brooklyn) stock,	175 00	700 00
Lafayette Fire Insurance Co. (Brooklyn) stock,	1,210 00	
Cypress Hills Cemetery bonds . . .	9,000 00	6,500 00
South Side Railroad Co. stock (Long Island) .	3,000 00	2,728 00
	<hr/>	<hr/>
	\$49,518 00	\$36,473 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$95,421 54	
Loans on mortgage of real estate (first liens*),	227,070 00	
Interest due or accrued thereon . . .	4,679 12	
Stocks, bonds, etc., as per schedule . . .	595,063 50	
Loans on collateral security, as per schedule .	36,473 00	
Cash in the office of the company . . .	5,497 43	
Cash deposited in various banks . . .	7,630 12	
Interest due and accrued . . .	5,230 82	
Premiums in course of collection (gross) . .	42,325 15	
Rents due and accrued . . .	162 50	
Gross Assets . . .	<hr/>	\$1,019,553 18
Deduct special deposits in other states . . .		36,000 00
		<hr/>
Balance . . .		† \$983,553 18

## LIABILITIES.

Losses adjusted, unpaid . . .	\$6,409 09	
claimed and reported . . .	27,277 00	
disputed or resisted . . .	6,650 00	
Unearned premiums on outstanding risks . .	216,999 51	
Dividends to stockholders unpaid . . .	125 00	
Due and accrued for rent, salaries, etc. . .	2,400 00	
Commissions and brokerage . . .	5,997 02	
Due for borrowed money . . .	60,000 00	
	<hr/>	
Gross Liabilities, except Capital . . .	\$325,857 62	
Deduct liabilities on special deposits . . .	9,011 38	
	<hr/>	316,846 24
Surplus as regards policy-holders . . .		\$666,706 94
Paid-up Capital . . .		250,000 00
		<hr/>
Surplus over Capital . . .		\$416,706 94

\* Value of lands mortgaged . . . \$189,700 00

Value of buildings thereon . . . 252,400 00

Amount of insurance held as collateral . . . 214,700 00

† Including \$225,000 special reserve fund, held under New York "Surplus Law."

## INCOME.

Cash received for fire premiums . . . . .	\$377,505 77	
Deduct re-insurance and return premiums . . . . .	13,485 47	
Net cash received for fire premiums . . . . .	<u>          </u>	\$364,020 30
Interest received on bonds and mortgages . . . . .		17,138 78
Interest and dividends received from all other sources . . . . .		36,060 92
Income from rents . . . . .		1,961 25
Gross Cash Income . . . . .		<u>\$419,181 25</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$192,583 01	
Deduct salvage and re-insurance . . . . .	7,484 84	
Net cash paid for fire losses . . . . .	<u>          </u>	\$185,098 17
Cash dividends paid . . . . .		49,875 00
Cash paid for commissions and brokerage . . . . .		71,984 25
for salaries of officers and employes . . . . .		43,330 53
for state and local taxes . . . . .		1,780 47
for interest on borrowed money . . . . .		3,367 10
for incidentals . . . . .		42,517 46
Gross Cash Expenditures . . . . .		<u>\$397,952 98</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$51,604,582 00	\$385,690 63
Fire risks written during 1879 . . . . .	60,754,836 00	387,893 85
Total . . . . .	<u>\$112,359,418 00</u>	<u>\$773,584 48</u>
Deduct risks expired and terminated . . . . .	51,515,294 00	349,479 73
In force at end of year . . . . .	<u>\$60,844,124 00</u>	<u>\$424,104 75</u>
Deduct amount re-insured . . . . .	294,234 00	2,745 09
Net amount in force . . . . .	<u>\$60,549,890 00</u>	<u>\$421,359 66</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$5,974,734 35
Losses paid from organization of company . . . . .	3,150,280 52
Cash dividends declared from organization of company . . . . .	652,500 00
Dividends declared during the year (20 per cent) . . . . .	50,000 00
Fire losses incurred during the year . . . . .	198,859 94
Company's stock owned by directors . . . . .	87,300 00

## A G G R E G A T E.

<b>CAPITAL STOCK.</b>	
Outstanding capital actually paid up in cash . . . . .	\$40,994,090 00
<b>ASSETS.</b>	
Gross present Assets . . . . .	\$114,243,726 00
<b>LIABILITIES.</b>	
Gross present Liabilities . . . . .	\$34,228,619 00
<b>INCOME.</b>	
Cash actually received for fire premiums . . . . .	\$30,165,436 00
for marine and inland premiums . . . . .	10,317,247 00
for interest and dividends from all sources . . . . .	5,357,246 00
from all other sources . . . . .	460,512 00
Gross Cash Income . . . . .	\$46,300,441 00
<b>EXPENDITURES.</b>	
Cash actually paid during the year for fire losses . . . . .	\$17,521,817 00
for marine and inland losses . . . . .	7,513,563 00
for dividends to stockholders . . . . .	5,078,714 00
for redemption of scrip . . . . .	2,378,345 00
for interest to scripholders . . . . .	643,810 00
for brokerage and commissions on premiums . . . . .	5,675,408 00
for salaries and pay of officers and employés . . . . .	3,699,529 00
for state and local taxes . . . . .	1,163,995 00
for office, agency, and incidental expenses . . . . .	3,155,986 00
Gross Cash Expenditures . . . . .	\$46,831,167 00
<b>MISCELLANEOUS.</b>	
Whole amount of fire risks written during the year . . . . .	\$3,840,174,481 00
premiums charged or receivable thereon . . . . .	33,087,143 00
marine and inland risks written during the year, . . . . .	1,283,374,247 00
premiums charged or receivable thereon . . . . .	12,797,889 00
fire risks terminated during the year . . . . .	3,573,295,070 00
marine and inland risks terminated . . . . .	1,240,693,043 00
fire risks outstanding at end of year . . . . .	4,172,772,414 00
marine and inland risks outstanding . . . . .	184,656,549 00
notes received for marine and inland risks . . . . .	2,610,093 00
dividends declared . . . . .	5,097,408 00
fire losses incurred . . . . .	17,918,772 00
marine losses incurred . . . . .	7,859,742 00



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UNITED STATES BRANCHES OF  
FOREIGN FIRE  
INSURANCE COMPANIES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DEC. 31, 1879.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

UNITED STATES BRANCH OF THE BRITISH AMERICA  
ASSURANCE COMPANY, TORONTO, CANADA.WILLIAM A. BEATTIE, *Manager, New England Department.**Office, 8 Exchange Place, Boston.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$475,000 00	\$524,625 00
Deposit state of Mississippi . . . . .	15,000 00	15,000 00
Dominion government bonds . . . . .	50,000 00	50,250 00
Canadian Bank of Commerce stock . . . . .	24,000 00	27,600 00
Dominion Bank stock . . . . .	10,000 00	11,500 00
Ontario Bank stock . . . . .	11,800 00	8,378 00
Federal Bank stock . . . . .	4,200 00	4,242 00
Canada Permanent Loan and Sav'gs Co. stock,	10,000 00	17,500 00
Hudson and Erie Sav'gs and Loan Soc'y stock,	25,000 00	32,500 00
	<u>\$625,000 00</u>	<u>\$691,595 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . . . .	\$691,595 00
Cash in the office of the company . . . . .	29,359 75
Cash deposited in Canadian B'k of Commerce,	30,163 89
Interest due and accrued . . . . .	11,633 00
Premiums in course of collection (gross) . . . . .	48,795 12
Notes taken for marine and inland risks . . . . .	4,860 43
Office furniture . . . . .	\$3,250 00
Gross Assets . . . . .	<u>\$816,407 19</u>
Deduct special deposits in other states . . . . .	298,000 00
Balance . . . . .	<u>\$518,407 19</u>

## LIABILITIES.

Losses claimed and reported . . . . .	\$75,803 52
Losses disputed or resisted . . . . .	2,500 00
Unearned premiums on outstanding risks . . . . .	263,841 07
Commissions and brokerage . . . . .	10,639 02
Gross Liabilities . . . . .	<u>\$352,783 61</u>
Deduct liabilities on special deposits . . . . .	53,129 07
	<u>299,654 54</u>
Surplus . . . . .	<u>\$218,752 65</u>

## INCOME.

Cash received for fire premiums . . . . .	\$566,713 64	
Deduct re-insurance and return premiums . . . . .	65,279 00	
Net cash received for fire premiums . . . . .	<u>          </u>	\$501,434 64
Cash received for marine and inland prems. . . . .	\$25,495 59	
Deduct re-insurance and return premiums . . . . .	2,744 90	
Net cash rec'd for marine and inland prems. . . . .	<u>          </u>	22,750 69
Unpaid premium notes received during year . . . . .	\$3,594 89	
Interest and dividends received from all sources . . . . .		16,411 41
Gross Cash Income . . . . .		<u>\$540,596 74</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$303,519 43	
Deduct salvage and re-insurance . . . . .	13,106 29	
Net cash paid for fire losses . . . . .	<u>          </u>	\$290,413 14
Cash paid for marine and inland losses . . . . .	\$20,875 03	
Deduct salvage and re-insurance . . . . .	1,294 29	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	19,580 74
Cash paid for commissions and brokerage . . . . .		97,990 48
for salaries of officers and employés . . . . .		9,000 00
for state and local taxes . . . . .		12,683 52
for incidentals . . . . .		47,250 10
Gross Cash Expenditures . . . . .		<u>\$476,917 98</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$41,255,903 00	\$477,801 78
Fire risks written during 1879 . . . . .	55,022,472 00	492,443 94
Total . . . . .	<u>\$96,278,375 00</u>	<u>\$970,245 72</u>
Deduct risks expired and terminated . . . . .	49,657,587 00	450,216 63
In force at end of year . . . . .	<u>\$46,620,788 00</u>	<u>\$520,029 09</u>
Deduct amount re-insured . . . . .	854,858 00	9,007 82
Net amount in force . . . . .	<u>\$45,765,930 00</u>	<u>\$511,021 27</u>
Marine risks outstanding Dec. 31, 1878 . . . . .	\$195,450 00	\$3,606 29
Marine risks written during 1879 . . . . .	6,280,402 00	24,537 17
Total . . . . .	<u>\$6,475,852 00</u>	<u>\$28,143 46</u>
Deduct risks expired and terminated . . . . .	6,261,102 00	24,338 02
In force at end of year . . . . .	<u>\$214,750 00</u>	<u>\$3,805 44</u>

UNITED STATES BRANCH OF LA CAISSE GÉNÉRALE DES  
ASSURANCES, ETC., PARIS, FRANCE.

*Resident Secretary, JULIEN LE CESNE.*

*Office, Western Union Building, New York.*

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$451,162 50	
Cash in the office of the company . . . . .	3,331 15	
Cash in hands of trustees . . . . .	22,000 00	
Premiums in course of collection (gross) . . . . .	65,481 20	
Re-insurance due . . . . .	4,178 87	
Gross Assets . . . . .	<hr/>	\$546,153 72

LIABILITIES.

Losses adjusted, unpaid . . . . .	\$14,589 98	
claimed and reported . . . . .	27,126 97	
disputed or resisted . . . . .	19,139 05	
Total amount of losses . . . . .	<hr/>	\$60,856 00
Less re-insurance . . . . .	3,093 72	
Net amount of unpaid losses . . . . .	<hr/>	\$57,762 28
Unearned premiums on outstanding risks . . . . .	194,682 13	
Commissions and brokerage . . . . .	19,644 36	
Gross Liabilities . . . . .	<hr/>	272,088 77
Surplus . . . . .		<hr/>
		\$274,064 95

INCOME.

Cash received for fire premiums . . . . .	\$495,930 04	
Deduct re-insurance and return premiums . . . . .	88,661 81	
Net cash received for fire premiums . . . . .	<hr/>	\$407,268 23
Interest and dividends received from all sources . . . . .	24,271 58	
Received from home office . . . . .	\$140,000 00	
Gross Cash Income . . . . .		<hr/>
		\$431,539 81

EXPENDITURES.

Cash paid for fire losses . . . . .	\$298,635 67	
Deduct salvage and re-insurance . . . . .	28,755 28	
Net cash paid for fire losses . . . . .	<hr/>	\$269,880 39
Cash paid for commissions and brokerage . . . . .	114,658 69	
for salaries of officers and employés . . . . .	30,257 95	
for state and local taxes . . . . .	6,620 54	
for incidentals . . . . .	40,994 23	
Gross Cash Expenditures . . . . .		<hr/>
		\$462,411 80

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$23,543,548 00	\$299,107 27
Fire risks written during 1879 . . . . .	42,415,406 00	482,682 94
Total . . . . .	\$65,958,954 00	\$781,790 21
Deduct risks expired and terminated . . . . .	35,033,411 00	397,090 41
In force at end of year . . . . .	\$30,925,543 00	\$384,699 80
Deduct amount re-insured . . . . .	869,553 00	13,208 58
Net amount in force . . . . .	\$30,055,990 00	\$371,491 22

UNITED STATES BRANCH OF THE COMMERCIAL UNION  
ASSURANCE COMPANY, LONDON, ENGLAND.*Resident Manager, ALFRED PELL.**Office, No. 37 Wall Street, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$1,280,075 00
Cash in the office of the company . . . . .	2,027 46
Cash deposited in various banks . . . . .	191,772 63
Interest due and accrued . . . . .	3,426 00
Premiums in course of collection (gross) . . . . .	176,089 88
Gross Assets . . . . .	\$1,653,390 97
Deduct special deposits in other states . . . . .	249,687 50
Balance . . . . .	\$1,403,703 47

## LIABILITIES.

Losses claimed and reported . . . . .	\$70,744 54
Losses disputed or resisted . . . . .	12,175 07
Total amount of losses . . . . .	\$82,919 61
Less re-insurance . . . . .	1,250 00
Net amount of unpaid losses . . . . .	\$81,669 61
Unearned premiums on outstanding risks . . . . .	780,300 37
Commissions and brokerage . . . . .	16,383 74
Miscellaneous . . . . .	2,734 23
Gross Liabilities . . . . .	\$881,087 95
Deduct liabilities on special deposits . . . . .	35,764 02
Surplus . . . . .	\$845,323 93
Surplus . . . . .	\$558,379 54

## INCOME.

Cash received for fire premiums . . .	\$1,440,817 28
Deduct re-insurance and return premiums . . .	222,716 76
Net cash received for fire premiums . . .	<u>\$1,218,100 52</u>
Interest and dividends received from all sources . . .	57,347 12
Income from all other sources . . .	17,668 01
Gross Cash Income . . .	<u>\$1,293,115 65</u>

## EXPENDITURES.

Cash paid for fire losses . . .	\$774,528 86
Deduct salvage and re-insurance . . .	25,523 00
Net cash paid for fire losses . . .	<u>\$749,005 86</u>
Cash paid for commissions and brokerage . . .	201,457 60
for salaries of officers and employ��s . . .	72,460 24
for state and local taxes . . .	22,032 58
for incidentals . . .	<u>73,967 03</u>
Gross Cash Expenditures . . .	<u>\$1,118,923 31</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . .	\$98,453,932 00	\$992,853 55
Fire risks written during 1879 . . .	160,782,375 00	1,440,817 28
Total . . .	<u>\$259,236,307 00</u>	<u>\$2,433,670 83</u>
Deduct risks expired and terminated . . .	94,126,188 00	895,156 74
In force at end of year . . .	<u>\$165,110,119 00</u>	<u>\$1,538,514 09</u>
Deduct amount re-insured . . .	3,154,521 00	39,512 65
Net amount in force . . .	<u>\$161,955,598 00</u>	<u>\$1,499,001 44</u>

UNITED STATES BRANCH OF LA CONFIANCE FIRE  
INSURANCE COMPANY, PARIS, FRANCE.MONROSE & MULVILLE, *Managers, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . .	\$532,510 00
Cash deposited in bank . . .	30,567 24
Premiums in course of collection (gross) . . .	23,556 88
Gross Assets . . .	<u>\$586,634 12</u>
Deduct special deposits in other states . . .	154,500 00
Balance . . .	<u>\$432,134 12</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$1,714 80	
Losses claimed and reported . . . . .	19,555 42	
Unearned premiums on outstanding risks . . . . .	111,568 23	
Commissions and brokerage . . . . .	1,767 65	
	<hr/>	
Gross Liabilities . . . . .	\$134,606 10	
Deduct liabilities on special deposits . . . . .	2,294 58	
	<hr/>	\$132,311 52
		<hr/>
Surplus . . . . .		\$299,822 60

## INCOME.

Cash received for fire premiums . . . . .	\$268,986 23	
Deduct re-insurance and return premiums . . . . .	43,163 52	
Net cash received for fire premiums . . . . .	<hr/>	\$225,822 71
Interest and dividends received from all sources . . . . .	12,620 00	
	<hr/>	
Gross Cash Income . . . . .		\$238,442 71

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$33,054 96	
for commissions and brokerage . . . . .	60,903 67	
for salaries of officers and employes . . . . .	8,436 48	
for state and local taxes . . . . .	529 55	
	<hr/>	
Gross Cash Expenditures . . . . .		\$102,924 66

## RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879 . . . . .	\$21,575,292 00	\$236,656 27
Deduct risks expired and terminated . . . . .	4,422,894 00	18,492 26
	<hr/>	<hr/>
In force at end of year . . . . .	\$17,152,398 00	\$218,164 01
Deduct amount re-insured . . . . .	504,675 00	10,582 57
	<hr/>	<hr/>
Net amount in force . . . . .	\$16,647,723 00	\$207,581 44

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND  
LIFE ASSURANCE COMPANY\*, LONDON, ENGLAND.H. E. BOWERS, *Manager.**Office, No. 50 William Street, New York.*

## SUMMARY OF ASSETS, DEC. 31, 1879.

United States bonds . . . . .	\$769,600 00	
Cash deposited in various banks . . . . .	51,229 86	
Interest due and accrued . . . . .	8,700 00	
Premiums in course of collection (gross) . . . . .	32,443 62	
Gross Assets . . . . .	<hr/>	\$861,973 48
Deduct special deposits in other states . . . . .	129,062 50	
	<hr/>	
Balance . . . . .		\$732,910 98

## LIABILITIES.

Losses claimed and reported . . . . .	\$25,250 47	
Unearned premiums on outstanding risks . . . . .	117,783 34	
Due and accrued for rent, salaries, etc. . . . .	667 97	
State and local taxes . . . . .	1,210 71	
Commissions and brokerage . . . . .	5,436 56	
Return premiums . . . . .	1,523 27	
	<hr/>	
Gross Liabilities . . . . .	\$151,872 32	
Deduct liabilities on special deposits . . . . .	12,319 40	
	<hr/>	139,552 92
	<hr/>	
Surplus . . . . .		\$593,358 06

## INCOME.

Cash received for fire premiums . . . . .	\$274,907 28	
Deduct re-insurance and return premiums . . . . .	74,541 09	
Net cash received for fire premiums . . . . .	<hr/>	\$200,366 19
Interest and dividends received from all sources . . . . .	40,050 30	
	<hr/>	
Gross Cash Income . . . . .		\$240,416 49

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$152,131 28	
for salaries of officers and employés . . . . .	26,432 63	
for state and local taxes . . . . .	6,587 87	
for incidentals . . . . .	13,422 60	
remitted to home office . . . . .	\$43,138 16	
	<hr/>	
Gross Cash Expenditures . . . . .		\$198,574 38

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$21,059,681 00	\$173,546 53
Fire risks written during 1879 . . . . .	40,499,012 00	281,373 01
Total . . . . .	\$61,558,693 00	\$454,919 54
Deduct risks expired and terminated . . . . .	35,204,949 00	231,687 50
In force at end of year . . . . .	\$26,353,744 00	\$223,232 04
Deduct amount re-insured . . . . .	321,675 00	2,187 65
Net amount in force . . . . .	\$26,032,069 00	\$221,044 39

UNITED STATES BRANCH OF THE HAMBURG-BREMEN  
FIRE INSURANCE COMPANY, HAMBURG, GERMANY.*Resident Manager, SOPHUS V. DORRIEN.**Office, 178 Broadway, New York.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$600,000 00	\$625,673 75

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
United States bonds . . . . .	\$103,375 00	\$100,000 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . . . .	\$625,673 75
Loans on collateral security, as per schedule . . . . .	100,000 00
Cash deposited in various banks . . . . .	23,325 64
Premiums in course of collection (net) . . . . .	31,409 29
Gross Assets . . . . .	\$780,408 68
Deduct special deposits in other states . . . . .	157,243 75
Balance . . . . .	\$623,164 93

## LIABILITIES.

Losses claimed and reported . . . . .	\$40,315 00
Less re-insurance . . . . .	800 00
Net amount of unpaid losses . . . . .	\$39,515 00
Unearned premiums on outstanding risks . . . . .	214,784 80
Gross Liabilities . . . . .	\$254,299 80
Deduct liabilities on special deposits . . . . .	10,850 87
	243,448 93
Surplus . . . . .	\$379,716 00

## INCOME.

Cash received for fire premiums . . . . .	\$471,151 79	
Deduct re-insurance and return premiums . . . . .	55,609 71	
Net cash received for fire premiums . . . . .	<u>          </u>	\$415,542 08
Interest and dividends received from all sources . . . . .		25,730 50
		<u>          </u>
Gross Cash Income . . . . .		\$441,272 58

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$269,606 00
for commissions and brokerage . . . . .	83,399 45
for salaries of officers and employés . . . . .	19,698 35
for state and local taxes . . . . .	9,159 05
for incidentals . . . . .	25,428 34
	<u>          </u>
Gross Cash Expenditures . . . . .	\$407,291 19

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$35,419,897 00	\$387,444 12
Fire risks written during 1879 . . . . .	47,383,512 00	467,052 11
	<u>          </u>	<u>          </u>
Total . . . . .	\$82,803,409 00	\$854,496 23
Deduct risks expired and terminated . . . . .	43,729,270 00	426,520 63
	<u>          </u>	<u>          </u>
In force at end of year . . . . .	\$39,074,139 00	\$427,975 60
Deduct amount re-insured . . . . .	165,380 00	1,929 07
	<u>          </u>	<u>          </u>
Net amount in force . . . . .	\$38,908,759 00	\$426,046 53

UNITED STATES BRANCH OF THE HAMBURG-MAGDEBURG  
FIRE INSURANCE COMPANY, HAMBURG, GERMANY.JUSTUS KÖHLER, *Manager.**Office, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

Loans on mortgage of real estate (first liens) . . . . .	\$635 00
United States bonds . . . . .	395,715 00
Cash in the office of the company . . . . .	1,486 77
Cash deposited in various banks . . . . .	23,037 25
Interest due and accrued . . . . .	4 62
Premiums in course of collection (gross) . . . . .	28,510 76
Notes taken for marine and inland risks . . . . .	150 00
Gross Assets . . . . .	<u>          </u>
	\$449,539 40

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$5,256 92	
claimed and reported . . . . .	17,680 00	
disputed or resisted . . . . .	8,000 00	
Unearned premiums on outstanding risks . . . . .	112,156 44	
Commissions and brokerage . . . . .	2,189 28	
Return premiums . . . . .	49 87	
Gross Liabilities . . . . .	<u>          </u>	\$145,332 51
Surplus . . . . .		\$304,206 89

## INCOME.

Cash received for fire premiums . . . . .	\$229,190 51	
Deduct re-insurance and return premiums . . . . .	26,146 13	
Net cash received for fire premiums . . . . .	<u>          </u>	\$203,044 38
Unpaid premium notes rec'd during the year . . . . .	\$150 00	
Interest received on bonds and mortgages . . . . .		84 00
Interest and dividends received from all other sources . . . . .		14,302 69
Received from home office . . . . .	\$72,000 00	
Gross Cash Income . . . . .		<u>          </u> \$217,431 07

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$101,965 80	
Deduct salvage and re-insurance . . . . .	2,344 59	
Net cash paid for fire losses . . . . .	<u>          </u>	\$99,621 21
Cash paid for commissions and brokerage . . . . .		53,115 71
for salaries of officers and employés . . . . .		2,338 67
for state and local taxes . . . . .		3,727 26
for incidentals . . . . .		24,508 16
Gross Cash Expenditures . . . . .		<u>          </u> \$183,311 01

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$7,782,606 00	\$94,225 38
Risks written during 1879 . . . . .	22,207,178 00	248,604 02
Total . . . . .	<u>          </u>	<u>          </u> \$342,829 40
Deduct risks expired and terminated . . . . .	12,787,170 00	126,681 73
In force at end of year . . . . .	<u>          </u>	<u>          </u> \$216,147 67
Deduct amount re-insured . . . . .	97,170 00	947 89
Net amount in force . . . . .	<u>          </u>	<u>          </u> \$215,199 78

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENGLAND.

*Resident Manager, RICHARD D. ALLIGER.*

*Office, No. 33 Pine Street, New York.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$634,300 00	\$655,910 00
Virginia state bonds . . . . .	71,600 00	26,492 00
West Virginia state bonds . . . . .	28,666 00	1,577 00
Tennessee state bonds . . . . .	20,000 00	6,200 00
	<hr/>	<hr/>
	\$754,566 00	\$690,179 00

SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$160,000 00	
Bonds, as per schedule . . . . .	690,179 00	
Cash in the office of the company . . . . .	175 00	
Cash deposited in various banks . . . . .	27,835 00	
Premiums in course of collection (gross) . . . . .	50,711 00	
Gross Assets . . . . .	<hr/>	\$928,900 00
Deduct special deposits in other states . . . . .		246,882 00
		<hr/>
Balance . . . . .		\$682,018 00

LIABILITIES.

Losses adjusted, unpaid . . . . .	\$250 00	
claimed and reported . . . . .	23,068 00	
disputed or resisted . . . . .	9,225 00	
Unearned premiums on outstanding risks . . . . .	221,614 00	
Commissions and brokerage . . . . .	7,607 00	
Gross Liabilities . . . . .	<hr/>	\$261,764 00
Deduct liabilities on special deposits . . . . .	16,748 00	
	<hr/>	245,016 00
Surplus . . . . .		<hr/>
		\$437,002 00

INCOME.

Cash received for fire premiums . . . . .	\$471,977 00	
Deduct re-insurance and return premiums . . . . .	62,657 00	
Net cash received for fire premiums . . . . .	<hr/>	\$409,320 00
Interest and dividends received from all sources . . . . .		31,292 00
Income from rents . . . . .		15,275 00
Gross Cash Income . . . . .		<hr/>
		\$455,887 00

EXPENDITURES.

Cash paid for fire losses . . . . .	\$291,853 00	
Deduct salvage and re-insurance . . . . .	540 00	
Net cash paid for fire losses . . . . .	<hr/>	\$291,313 00

Cash paid for commissions and brokerage . . . . .	\$69,359 00
for salaries of officers and employés . . . . .	26,686 00
for state and local taxes . . . . .	14,074 00
for incidentals . . . . .	24,839 00
Gross Cash Expenditures . . . . .	<u>\$426,271 00</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$35,287,671 00	\$422,559 00
Fire risks written during 1879 . . . . .	48,637,171 00	471,946 00
Total . . . . .	<u>\$83,924,842 00</u>	<u>\$894,505 00</u>
Deduct risks expired and terminated . . . . .	43,919,203 00	450,215 00
In force at end of year . . . . .	<u>\$40,005,639 00</u>	<u>\$444,290 00</u>
Deduct amount re-insured . . . . .	61,812 00	1,099 00
Net amount in force . . . . .	<u>\$39,943,827 00</u>	<u>\$443,191 00</u>

## UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

*Resident Manager, HENRY ROBERTSON.**Office, No. 187 Broadway, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$807,018 75
Cash deposited in Chatham National Bank . . . . .	37,455 38
Premiums in course of collection (net) . . . . .	34,424 92
Gross Assets . . . . .	<u>\$878,899 05</u>
Deduct special deposits in other states . . . . .	192,650 00
Balance . . . . .	<u>\$686,249 05</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$29,830 49
claimed and reported . . . . .	17,928 65
disputed or resisted . . . . .	26,681 92
Unearned premiums on outstanding risks . . . . .	430,872 51
State and local taxes . . . . .	5,000 00
Gross Liabilities . . . . .	<u>\$510,313 57</u>
Deduct liabilities on special deposits . . . . .	24,250 00
	<u>486,063 57</u>
Surplus . . . . .	<u>\$200,185 48</u>

## INCOME.

Cash received for fire premiums . . . . .	\$865,592 62
Deduct re-insurance and return premiums . . . . .	114,654 28
Net cash received for fire premiums . . . . .	<u>\$750,938 34</u>
Gross Cash Income . . . . .	<u>\$750,938 34</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$510,853 75
for commissions and brokerage . . . . .	119,594 19
for salaries and incidentals . . . . .	101,507 18
for state and local taxes . . . . .	18,669 25
Gross Cash Expenditures . . . . .	<u>\$750,624 37</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$61,607,057 00	\$723,666 38
Fire risks written during 1879 . . . . .	86,661,262 00	865,592 62
Total . . . . .	<u>\$148,268,319 00</u>	<u>\$1,589,259 00</u>
Deduct risks expired and terminated . . . . .	72,869,666 00	737,197 30
In force at end of year . . . . .	<u>\$75,398,653 00</u>	<u>\$852,061 70</u>
Deduct amount re-insured . . . . .	1,742,604 00	16,983 90
Net amount in force . . . . .	<u>\$73,656,049 00</u>	<u>\$835,077 80</u>

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON  
AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.*Resident Manager, JAMES E. PULSFORD.**Office, No. 45 William Street, New York.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$1,595,000 00	\$1,722,400 00
Alabama state bonds . . . . .	10,000 00	5,800 00
South Carolina state bonds . . . . .	20,000 00	8,000 00
New York state bonds . . . . .	45,000 00	54,000 00
Richmond city bonds . . . . .	5,000 00	6,250 00
Mississippi pay warrants . . . . .	20,000 00	20,000 00
	<u>\$1,695,000 00</u>	<u>\$1,816,450 00</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . . . .	\$540,500 00
Loans on mortgage of real estate (first liens) . . . . .	1,360,544 42
Stocks, bonds, etc., as per schedule . . . . .	1,816,450 00
Loans on life policies . . . . .	10,843 20
Cash in the office of the company . . . . .	6,380 56
Cash deposited in various banks . . . . .	290,842 59
Interest due and accrued . . . . .	19,713 32

Premiums in course of collection (gross) . . . . .	\$302,799 00
Notes taken for marine and inland risks . . . . .	26,533 70
Rents due and accrued . . . . .	2,354 66
Premiums more than 3 months due, \$11,796 64	
Gross Assets . . . . .	<u>\$4,376,961 45</u>
Deduct special deposits in other states . . . . .	276,275 00
Balance . . . . .	<u>\$4,100,686 45</u>

## LIABILITIES.

Losses adjusted, unpaid, and reported . . . . .	\$296,547 54
disputed or resisted . . . . .	80,063 10
Total amount of losses . . . . .	<u>\$376,610 64</u>
Less re-insurance . . . . .	17,952 58
Net amount of unpaid losses . . . . .	<u>\$358,658 06</u>
Unearned premiums on outstanding risks . . . . .	1,749,548 41
Reclaimable on perpetual fire policies . . . . .	306,703 32
Life and annuity reserve fund . . . . .	115,426 59
Commissions and brokerage . . . . .	<u>39,578 93</u>
Gross Liabilities . . . . .	\$2,569,915 31
Deduct liabilities on special deposits . . . . .	177,457 37
	<u>2,392,457 94</u>
Surplus . . . . .	<u>\$1,708,228 51</u>

## INCOME.

Cash received for fire premiums . . . . .	\$3,182,665 01
Deduct re-insurance and return premiums . . . . .	587,143 06
Net cash received for fire premiums . . . . .	<u>\$2,595,521 95</u>
Interest received on bonds and mortgages . . . . .	77,877 57
Interest and dividends received from all other sources . . . . .	78,254 85
Income from rents . . . . .	27,079 97
Deposits received for perpetual risks . . . . .	<u>\$25,175 06</u>
Gross Cash Income . . . . .	<u>\$2,778,734 34</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$1,933,549 55
Deduct salvage and re-insurance . . . . .	119,578 09
Net cash paid for fire losses . . . . .	<u>\$1,813,971 46</u>
Cash paid for commissions and brokerage . . . . .	431,805 51
for salaries of officers and employés . . . . .	161,922 52
for state and local taxes . . . . .	39,463 94
for incidentals . . . . .	<u>144,675 94</u>
Deposits returned on perpetual fire risks . . . . .	\$31,196 64
Gross Cash Expenditures . . . . .	<u>\$2,591,839 37</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$301,654,382 00	\$3,068,480 25
Fire risks written during 1879	438,085,677 00	3,182,665 01
Total	\$739,740,059 00	\$6,251,145 26
Deduct risks expired and terminated	345,679,209 00	2,659,897 87
In force at end of year	\$394,060,850 00	\$3,591,247 39
Deduct amount re-insured	22,673,036 00	170,416 29
Net amount in force	\$371,387,814 00	\$3,420,831 10
Perpetual risks in force	\$8,982,577 00	

## UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION, LONDON, ENGLAND.

*Resident Manager, B. LOCKWOOD.**Office, No. 88 Wall Street, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	\$1,063,750 00
Cash in the office of the company	3,488 33
Cash deposited in various banks	62,213 56
Premiums in course of collection (gross)	26,072 84
Gross Assets	\$1,155,524 73
Deduct special deposits in other states	239,343 75
Balance	\$916,180 98

## LIABILITIES.

Net amount of unpaid losses	\$30,813 92
Unearned premiums on outstanding risks	336,072 02
Gross Liabilities	\$366,885 94
Deduct liabilities on special deposits	31,486 53
	335,399 41
Surplus	\$580,781 57

## INCOME.

Cash received for fire premiums	\$617,882 15
Deduct re-insurance and return premiums	98,326 31
Net cash received for fire premiums	\$519,555 84
Interest and dividends received from all sources	42,750 00
Gross Cash Income	\$562,305 84

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$358,102 11	
Deduct salvage and re-insurance . . . . .	18,159 73	
Net cash paid for fire losses . . . . .	<u>          </u>	\$339,942 38
Cash paid for commissions and brokerage . . . . .		79,030 48
for salaries of officers and employés . . . . .		23,425 73
for state and local taxes . . . . .		18,264 31
for incidentals . . . . .		49,876 90
remitted to home office . . . . .	\$32,703 82	
Gross Cash Expenditures . . . . .		<u>\$510,539 80</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$60,394,682 00	\$573,007 66
Fire risks written during 1879 . . . . .	70,858,353 00	519,555 84
Total . . . . .	<u>\$131,253,035 00</u>	<u>\$1,092,563 50</u>
Deduct risks expired and terminated . . . . .	60,157,628 00	441,974 46
In force at end of year . . . . .	<u>\$71,095,407 00</u>	<u>\$650,589 04</u>

## UNITED STATES BRANCH OF THE LONDON AND LANCA-SHIRE FIRE INSURANCE COMPANY, LIVERPOOL, ENG.

*Managers of New England Branch, FOSTER & SCULL.*

*Office, No. 53 Devonshire Street, Boston.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$501,623 75	
Cash in the office of the company . . . . .	1,902 88	
Cash deposited in various banks . . . . .	21,191 11	
Interest due and accrued . . . . .	2,850 00	
Premiums in course of collection (gross) . . . . .	66,929 11	
Gross Assets . . . . .	<u>          </u>	\$594,496 85

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$7,492 61	
Losses claimed and reported . . . . .	45,811 79	
Unearned premiums on outstanding risks . . . . .	219,228 26	
Due and accrued for rent, salaries, etc. . . . .	2,945 97	
State and local taxes . . . . .	1,346 99	
Commissions and brokerage . . . . .	9,154 40	
Return premiums . . . . .	274 26	
Miscellaneous . . . . .	147 53	
Gross Liabilities . . . . .	<u>          </u>	286,401 81
Surplus . . . . .		<u>\$308,095 04</u>

## INCOME.

Cash received for fire premiums . . .	\$465,706 13	
Deduct re-insurance and return premiums . .	44,351 58	
Net cash received for fire premiums . . .	<u>          </u>	\$421,354 55
Interest and dividends received from all sources . . .		3,621 48
Income from all other sources . . . . .		602 30
Gross Cash Income . . . . .		<u>\$425,578 33</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$104,134 47	
Deduct salvage and re-insurance . . . . .	285 77	
Net cash paid for fire losses . . . . .	<u>          </u>	\$103,848 70
Cash paid for commissions and brokerage . . . . .		49,470 62
for salaries of officers and employés . . . . .		20,407 27
for state and local taxes . . . . .		5,418 40
for incidentals . . . . .		33,292 62
Gross Cash Expenditures . . . . .		<u>\$212,437 61</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879 . . . . .	\$90,187,694 00	\$523,708 33
Deduct risks expired and terminated . . . . .	35,047,092 00	114,495 99
In force at end of year . . . . .	\$55,140,602 00	\$409,212 34
Deduct amount re-insured . . . . .	345,650 00	2,121 40
Net amount in force . . . . .	\$54,794,952 00	\$407,090 94

## UNITED STATES BRANCH OF THE MÉTROPOLE INSURANCE COMPANY, PARIS, FRANCE.

*Resident Manager, JOHN C. PAIGE.*

*Office, No. 7 Exchange Place, Boston.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$206,000 00	
Cash in the office of the company . . . . .	65 59	
Cash deposited in National Webster Bank . . . . .	19,219 15	
Interest due and accrued . . . . .	2,000 00	
Premiums in course of collection (gross) . . . . .	25,906 55	
Gross Assets . . . . .	<u>          </u>	\$253,191 29

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$575 00
Losses claimed and reported . . . . .	5,000 00
Unearned premiums on outstanding risks . . . . .	20,889 59

Due and accrued for rent, salaries, etc. . . . .	\$2,729 26	
Commissions and brokerage . . . . .	4,135 97	
Gross Liabilities . . . . .	<u>          </u>	\$33,329 82
Surplus . . . . .		<u>\$219,861 47</u>

## INCOME.

Cash received for fire premiums . . . . .	\$16,576 45	
Deduct re-insurance and return premiums . . . . .	442 31	
Net cash received for fire premiums . . . . .	<u>          </u>	\$16,134 14
Received from home office . . . . .	\$10,000 00	
Gross Cash Income . . . . .		<u>\$16,134 14</u>

## EXPENDITURES.

Cash paid for commissions and brokerage . . . . .	\$3,643 92	
for salaries of officers and employés . . . . .	2,000 00	
for state and local taxes . . . . .	1,204 28	
for incidentals . . . . .	1 20	
Gross Cash Expenditures . . . . .		<u>\$6,849 40</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879 . . . . .	\$3,986,185 00	\$12,483 00
Deduct risks terminated . . . . .	294,752 00	1,268 93
In force at end of year . . . . .	\$3,691,433 00	\$41,214 07
Deduct amount re-insured . . . . .	371,318 00	4,428 50
Net amount in force . . . . .	<u>\$3,320,115 00</u>	<u>36,785 57</u>

UNITED STATES BRANCH OF THE NORTH BRITISH AND  
MERCANTILE INSURANCE COMPANY, LONDON AND EDIN-  
BURGH, G.B.

*Managers, CHARLES E. WHITE and SAMUEL P. BLAGDEN.*

*Office, No. 54 William Street, New York.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$1,340,000 00	\$1,470,070 00
Illinois state bonds . . . . .	3,000 00	3,000 00
Alabama state bonds . . . . .	10,000 00	5,600 00
New York city and county bonds . . . . .	49,000 00	61,250 00
South Carolina state bonds . . . . .	11,500 00	9,775 00
Tennessee state bonds . . . . .	26,000 00	7,800 00
Virginia state bonds . . . . .	46,300 00	34,725 00
Virginia deferred certificates . . . . .	18,666 67	1,306 67
	<u>\$1,504,466 67</u>	<u>\$1,593,526 67</u>

## SUMMARY OF ASSETS DEC. 31, 1879.

Stocks, bonds, etc., as per schedule . . . . .	\$1,593,526 67	
Cash in the office of the company . . . . .	125 38	
Cash deposited in various banks . . . . .	132,003 38	
Premiums in course of collection (gross). . . . .	137,092 27	
Notes taken for marine and inland risks . . . . .	1,850 61	
Gross Assets . . . . .	<u>\$1,864,598 31</u>	
Deduct special deposits in other states . . . . .	285,144 17	
Balance . . . . .		<u>\$1,579,454 14</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$35,466 66	
claimed and reported . . . . .	45,071 56	
disputed or resisted . . . . .	24,752 48	
Unearned premiums on outstanding risks . . . . .	749,789 92	
Gross Liabilities . . . . .	<u>\$855,080 62</u>	
Deduct liabilities on special deposits . . . . .	67,650 37	
		<u>787,430 25</u>
Surplus . . . . .		<u>\$792,023 89</u>

## INCOME.

Cash received for fire premiums . . . . .	\$1,271,865 10	
Deduct re-insurance and return premiums . . . . .	116,938 69	
Net cash received for fire premiums . . . . .	<u>\$1,154,926 41</u>	
Interest and dividends received from all sources . . . . .	73,568 28	
Gross Cash Income . . . . .		<u>\$1,228,494 69</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$699,980 70	
for commissions and brokerage . . . . .	155,297 69	
for salaries of officers and employés . . . . .	81,082 58	
for state and local taxes . . . . .	29,390 15	
for incidentals . . . . .	78,314 99	
Gross Cash Expenditures . . . . .		<u>\$1,044,066 11</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$129,386,401 00	\$1,405,072 57
Fire risks written during 1879 . . . . .	159,643,735 00	1,271,865 10
Total . . . . .	<u>\$289,030,136 00</u>	<u>\$2,676,937 67</u>
Deduct risks expired and terminated . . . . .	138,354,964 00	1,200,342 73
In force at end of year . . . . .	<u>\$150,675,172 00</u>	<u>\$1,476,594 94</u>

UNITED STATES BRANCH OF THE NORTHERN ASSUR-  
ANCE COMPANY, LONDON, ENGLAND.*Resident Manager, RICHARD D. ALLIGER.**Office, No. 33 Pine Street, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$676,125 00	
Cash in the office of the company . . . . .	175 00	
Cash deposited in various banks . . . . .	27,835 00	
Premiums in course of collection (gross) . . . . .	50,711 00	
Gross Assets . . . . .	<hr/>	\$754,846 00
Deduct special deposits in other states . . . . .		243,475 00
Balance . . . . .		<hr/> \$511,371 00

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$250 00	
claimed and reported . . . . .	23,068 00	
disputed or resisted . . . . .	4,732 00	
Unearned premiums on outstanding risks . . . . .	220,652 00	
Commissions and brokerage . . . . .	7,607 00	
Gross Liabilities . . . . .	<hr/>	\$256,309 00
Deduct liabilities on special deposits . . . . .	16,748 00	
Surplus . . . . .		<hr/> 239,561 00
		<hr/> \$271,810 00

## INCOME.

Cash received for fire premiums . . . . .	\$471,946 00	
Deduct re-insurance and return premiums . . . . .	62,564 00	
Net cash received for fire premiums . . . . .	<hr/>	\$409,382 00
Interest and dividends received from all sources . . . . .	29,153 00	
Gross Cash Income . . . . .		<hr/> \$438,535 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$290,866 00	
Deduct salvage and re-insurance . . . . .	540 00	
Net cash paid for fire losses . . . . .	<hr/>	\$290,326 00
Cash paid for commissions and brokerage . . . . .	69,359 00	
for salaries of officers and employés . . . . .	26,686 00	
for state and local taxes . . . . .	14,074 00	
for incidentals . . . . .	22,719 00	
Gross Cash Expenditures . . . . .		<hr/> \$423,164 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$33,965,764 00	\$403,581 00
Fire risks written during 1879 . . . . .	48,637,171 00	471,946 00
Total . . . . .	\$82,602,935 00	\$875,527 00
Deduct risks expired and terminated . . . . .	43,292,174 00	440,857 00
In force at end of year . . . . .	\$39,310,761 00	\$434,670 00
Deduct amount re-insured . . . . .	61,812 00	1,099 00
Net amount in force . . . . .	\$39,248,949 00	\$433,571 00

UNITED STATES BRANCH OF THE NORTH GERMAN FIRE  
INSURANCE COMPANY, HAMBURG, GERMANY.*Resident Manager, CLEMENS KUHLE.**Office, No. 202 Broadway, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$344,781 25	
Cash in the office of the company . . . . .	194 96	
Cash deposited in various banks . . . . .	26,192 26	
Premiums in course of collection (net) . . . . .	20,261 63	
Gross Assets . . . . .		\$391,430 10
Deduct special deposits in other states . . . . .		20,718 75
Balance . . . . .		\$370,711 35

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$949 21	
Losses claimed and reported . . . . .	24,350 00	
Unearned premiums on outstanding risks . . . . .	114,878 44	
Gross Liabilities . . . . .	\$140,177 65	
Deduct liabilities on special deposits . . . . .	1,322 03	
		138,855 62
Surplus . . . . .		\$231,855 73

## INCOME.

Cash received for fire premiums . . . . .	\$288,010 27	
Deduct re-insurance and return premiums . . . . .	50,537 78	
Net cash received for fire premiums . . . . .		\$237,472 49
Interest and dividends received from all sources . . . . .		13,590 00
Received from home office . . . . .	\$65,000 00	
Gross Cash Income . . . . .		\$251,062 49

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$189,870 20	
Deduct salvage and re-insurance . . . . .	9,899 93	
Net cash paid for fire losses . . . . .	<u>          </u>	\$179,970 27
Cash paid for commissions and brokerage . . . . .		47,441 41
for salaries of officers and employés . . . . .		18,161 03
for state and local taxes . . . . .		7,720 79
for incidentals . . . . .		23,208 50
Gross Cash Expenditures . . . . .		<u>\$276,502 00</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$13,121,365 00	\$149,203 95
Fire risks written during 1879 . . . . .	25,496,462 00	283,772 82
Total . . . . .	<u>\$38,617,827 00</u>	<u>\$132,976 77</u>
Deduct risks expired and terminated . . . . .	19,989,059 00	203,361 25
In force at end of year . . . . .	\$18,628,768 00	\$229,615 52
Deduct amount re-insured . . . . .	365,817 00	4,055 16
Net amount in force . . . . .	<u>\$18,262,951 00</u>	<u>\$225,560 36</u>

UNITED STATES BRANCH OF THE NORWICH UNION FIRE  
INSURANCE SOCIETY, NORWICH, ENGLAND.*Resident Manager, J. MONTGOMERY HARE.**Office, No. 61 Wall Street, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$490,437 50	
Cash in the office of the company . . . . .	5 07	
Cash deposited in various banks . . . . .	60,220 03	
Premiums in course of collection (net) . . . . .	24,038 48	
Gross Assets . . . . .	<u>          </u>	\$574,701 08

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$6,470 18	
Losses claimed and reported . . . . .	2,500 00	
Unearned premiums on outstanding risks . . . . .	89,653 70	
Due and accrued for rent, salaries, etc. . . . .	416 67	
Gross Liabilities . . . . .	<u>          </u>	99,040 55
Surplus . . . . .		<u>\$475,660 53</u>

## INCOME.

Cash received for fire premiums . . . . .	\$201,174 11	
Deduct re-insurance and return premiums . . . . .	20,813 27	
Net cash received for fire premiums . . . . .	<u>          </u>	\$180,355 84
Interest and dividends received from all sources . . . . .		9,409 37
Gross Cash Income . . . . .		<u>\$189,765 21</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$26,162 42	
Deduct salvage and re-insurance . . . . .	37 00	
Net cash paid for fire losses . . . . .	<u>          </u>	\$26,125 42
Cash paid for commissions and brokerage . . . . .		29,671 50
for salaries of officers and employés . . . . .		13,033 03
for state and local taxes . . . . .		3,141 91
for incidentals . . . . .		14,373 21
Gross Cash Expenditures . . . . .		<u>\$86,345 07</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879 . . . . .	\$26,497,591 00	\$184,895 78
Deduct risks expired and terminated . . . . .	5,088,323 00	10,891 02
In force at end of year. . . . .	<u>\$21,409,263 00</u>	<u>\$174,004 76</u>
Deduct amount re-insured . . . . .	1,265,245 00	2,840 98
Net amount in force . . . . .	<u>\$20,144,018 00</u>	<u>\$171,163 78</u>

UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE  
COMPANY, LONDON, ENGLAND.*Attorney, ALEXANDER D. IRVING.**Office, No. 54 William Street, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$412,500 00	
Cash deposited in various banks . . . . .	14,636 59	
Interest due and accrued . . . . .	7,000 00	
Premiums in course of collection (gross) . . . . .	17,606 06	
Gross Assets . . . . .	<u>          </u>	\$451,742 65
Deduct special deposits in other states . . . . .		103,125 00
Balance . . . . .		<u>\$348,617 65</u>

## LIABILITIES.

Losses claimed and reported . . . . .	\$5,026 26	
Unearned premiums on outstanding risks . . . . .	33,207 43	
State and local taxes . . . . .	79 00	
Commissions and brokerage . . . . .	3,786 01	
Return premiums, etc. . . . .	211 54	
Gross Liabilities . . . . .	<u>\$42,310 24</u>	
Deduct liabilities on special deposits . . . . .	898 30	
	<u>          </u>	41,411 94
Surplus . . . . .		<u>\$307,205 71</u>

## INCOME.

Cash received for fire premiums . . . . .	\$14,141 92	
Deduct re-insurance and return premiums . . . . .	5,328 96	
Net cash received for fire premiums . . . . .	<u>          </u>	\$38,812 96
Interest and dividends received from all sources . . . . .		7,000 00
		<u>          </u>
Gross Cash Income . . . . .		\$45,812 96

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$6,755 92
for commissions and brokerage . . . . .	5,432 00
for salaries of officers and employés . . . . .	2,664 85
for state and local taxes . . . . .	1,564 68
for incidentals . . . . .	7,758 92
	<u>          </u>
Gross Cash Expenditures . . . . .	\$24,176 37

## RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879 . . . . .	\$9,787,349 00	\$64,329 77
Deduct risks expired and terminated . . . . .	956,386 00	1,187 85
	<u>          </u>	<u>          </u>
In force at end of year . . . . .	\$8,830,963 00	\$63,141 92
Deduct amount re-insured . . . . .	178,716 00	828 05
	<u>          </u>	<u>          </u>
Net amount in force . . . . .	\$8,652,247 00	\$62,313 87

## UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

*Manager, WILLIAM H. ROSS.*

*Office, No. 37 Wall Street, New York.*

## SUMMARY OF ASSETS DEC 31, 1879.

Cash value of unencumbered real estate . . . . .	\$299,737 31
United States bonds . . . . .	1,189,412 50
Cash deposited in various banks . . . . .	116,860 34
Premiums in course of collection (net) . . . . .	24,733 81
Rents accrued . . . . .	3,783 33
Special deposit in Pennsylvania . . . . .	500 00
Gross Assets . . . . .	<u>          </u>
Deduct special deposits in other states . . . . .	243,737 50
	<u>          </u>
Balance . . . . .	\$1,391,289 79

## LIABILITIES.

Losses claimed and reported . . . . .	\$90,614 09	
Losses disputed or resisted . . . . .	22,067 00	
		<hr/>
Total amount of losses . . . . .	\$112,681 09	
Less re-insurance . . . . .	15,241 80	
		<hr/>
Net amount of unpaid losses . . . . .	\$97,439 29	
Unearned premiums on outstanding risks . . . . .	565,081 67	
		<hr/>
Gross Liabilities . . . . .	\$662,520 96	
Deduct liabilities on special deposits . . . . .	35,769 00	
		<hr/>
		\$626,751 96
		<hr/>
Surplus . . . . .		\$764,537 83

## INCOME.

Cash received for fire premiums . . . . .	\$1,039,064 40	
Deduct re-insurance and return premiums . . . . .	116,133 94	
Net cash received for fire premiums . . . . .		<hr/>
		\$922,930 46
Interest and dividends received from all sources . . . . .	63,164 93	
Income from rents . . . . .	19,805 31	
		<hr/>
Gross Cash Income . . . . .		\$1,005,900 70

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$585,019 85	
Deduct salvage and re-insurance . . . . .	18,857 28	
Net cash paid for fire losses . . . . .		<hr/>
		\$566,162 57
Cash paid for commissions and brokerage . . . . .	158,747 17	
for salaries of officers and employés . . . . .	41,363 21	
for state and local taxes . . . . .	24,255 35	
for incidentals . . . . .	55,464 99	
		<hr/>
Gross Cash Expenditures . . . . .		\$845,993 29

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$92,630,994 00	\$1,028,257 19
Fire risks written during 1879 . . . . .	117,400,072 00	1,054,493 25
		<hr/>
Total . . . . .	\$210,031,066 00	\$2,082,750 44
Deduct risks expired and terminated . . . . .	96,602,936 00	971,436 96
		<hr/>
In force at end of year . . . . .	\$113,428,130 00	\$1,111,313 48
Deduct amount re-insured . . . . .	330,794 00	5,880 52
		<hr/>
Net amount in force . . . . .	\$113,097,336 00	\$1,105,432 96

UNITED STATES BRANCH OF THE COMPAGNIE DE  
RÉASSURANCES GÉNÉRALES, PARIS, FRANCE.\*

*Manager, JOHN C. PAIGE.*

*Office, No. 7 Exchange Place, Boston.*

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$309,000 00
Cash deposited in Atlas National Bank . . . . .	10,000 00
Interest due and accrued . . . . .	3,000 00
Premiums in course of collection (gross) . . . . .	4,704 36
Gross Assets . . . . .	<u>\$326,704 36</u>

LIABILITIES.

Unearned premiums on outstanding risks . . . . .	\$2,368 50
Due and accrued for rent, salaries, etc. . . . .	224 08
State and local taxes . . . . .	108 65
Commissions and brokerage . . . . .	1,022 57
Gross Liabilities . . . . .	<u>3,723 80</u>
Surplus . . . . .	\$322,980 56

INCOME.

Cash received from home office . . . . .	\$10,000 00
Total Income . . . . .	<u>\$10,000 00</u>

RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879 . . . . .	\$429,158 00	\$4,704 36
Deduct risks expired and terminated . . . . .	8,900 00	35 83
Net amount in force . . . . .	<u>\$420,258 00</u>	<u>\$4,668 53</u>

UNITED STATES BRANCH OF THE ROYAL INSURANCE  
COMPANY, LIVERPOOL, ENGLAND.

*Managers of New England Branch, FOSTER AND SCULL.*

*Office, No. 53 Devonshire Street, Boston.*

SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$2,318,411 25
Cash deposited in various banks . . . . .	170,071 62
Interest due and accrued . . . . .	53,600 00
Premiums in course of collection (gross) . . . . .	158,911 73

\* Admitted Nov. 18, 1879.

Notes taken for marine and inland risks . . . . .	\$600 00	
Re-insurance due . . . . .	2,359 41	
Gross Assets . . . . .	<u>          </u>	\$2,703,954 01
Deduct special deposits in other states . . . . .	292,875 00	
Balance . . . . .		<u>\$2,411,079 01</u>

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$7,876 43	
claimed and reported . . . . .	99,318 82	
disputed or resisted . . . . .	11,211 50	
Unearned premiums on outstanding risks . . . . .	1,176,956 57	
Reclaimable on perpetual fire policies . . . . .	21,923 67	
Life and annuity reserve fund . . . . .	121,550 00	
Commissions and brokerage . . . . .	26,298 22	
Miscellaneous . . . . .	13,873 75	
Gross Liabilities . . . . .	<u>\$1,479,008 96</u>	
Deduct liabilities on special deposits . . . . .	158,973 56	
		<u>1,320,035 40</u>
Surplus . . . . .		\$1,091,043 61

## INCOME.

Cash received for fire premiums . . . . .	\$1,835,653 97	
Deduct re-insurance and return premiums . . . . .	242,132 72	
Net cash received for fire premiums . . . . .	<u>          </u>	\$1,593,521 25
Interest and dividends received from all sources . . . . .	111,543 94	
Gross Cash Income . . . . .		<u>\$1,705,065 19</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$1,083,063 90	
Deduct salvage and re-insurance . . . . .	104,473 46	
Net cash paid for fire losses . . . . .	<u>          </u>	\$978,590 44
Cash paid for commissions and brokerage . . . . .	295,750 79	
for salaries of officers and employés . . . . .	107,807 03	
for state and local taxes . . . . .	34,342 15	
for incidentals . . . . .	71,633 80	
Gross Cash Expenditures . . . . .		<u>\$1,488,124 21</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$202,691,483 00	\$2,178,585 33
Fire risks written during 1879 . . . . .	219,203,288 00	1,807,288 14
Total . . . . .	<u>\$421,894,771 00</u>	<u>\$3,985,873 47</u>
Deduct risks expired and terminated . . . . .	182,136,167 00	1,605,143 44
In force at end of year . . . . .	\$239,758,604 00	\$2,380,730 03
Deduct amount re-insured . . . . .	11,114,535 00	110,459 81
Net amount in force . . . . .	<u>\$228,644,069 00</u>	<u>\$2,270,270 22</u>
Perpetual risks in force . . . . .	\$749,203 00	

UNITED STATES BRANCH OF THE SCOTTISH COMMERCIAL  
INSURANCE COMPANY, GLASGOW, SCOTLAND.*Resident Manager, E. W. CROWELL.**Office, No. 40 Pine Street, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds . . . . .	\$684,748 75
Cash in the office of the company . . . . .	1,434 46
Cash deposited in various banks . . . . .	14,354 33
Premiums in course of collection (net) . . . . .	43,787 19
Premiums more than 3 months due, \$1,587 18	
Gross Assets . . . . .	<hr/> \$744,324 73
Deduct special deposits in other states . . . . .	166,912 50
Balance . . . . .	<hr/> \$577,412 23

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$58 00
claimed and reported . . . . .	19,827 10
disputed or resisted . . . . .	24,866 66
Total amount of losses . . . . .	<hr/> \$44,751 76
Less re-insurance . . . . .	500 00
Net amount of unpaid losses . . . . .	<hr/> \$44,251 76
Unearned premiums on outstanding risks . . . . .	314,616 70
Gross Liabilities . . . . .	<hr/> \$358,868 46
Deduct liabilities on special deposits . . . . .	42,425 45
	<hr/> 316,443 01
Surplus . . . . .	<hr/> \$260,969 22

## INCOME.

Cash received for fire premiums . . . . .	\$602,453 60
Deduct re-insurance and return premiums . . . . .	80,850 16
Net cash received for fire premiums . . . . .	<hr/> \$521,603 44
Interest and dividends received from all sources . . . . .	28,480 85
Received from home office . . . . .	\$145,162 86
Gross Cash Income . . . . .	<hr/> \$550,084 29

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$405,612 05
Deduct salvage and re-insurance . . . . .	15,489 46
Net cash paid for fire losses . . . . .	<hr/> \$390,152 59
Cash paid for commissions and brokerage . . . . .	86,962 95
for salaries of officers and employés . . . . .	41,818 54
for state and local taxes . . . . .	20,141 35
for incidentals . . . . .	42,215 13
Gross Cash Expenditures . . . . .	<hr/> \$581,290 56

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878	\$62,631,353 00	\$647,094 35
Fire risks written during 1879	62,879,733 00	602,453 60
Total	\$125,511,086 00	\$1,249,547 95
Deduct risks expired and terminated	64,037,161 00	592,277 62
In force at end of year	\$61,473,925 00	\$657,270 33
Deduct amount re-insured	2,418,195 00	24,181 95
Net amount in force	\$59,055,730 00	\$633,088 38

UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE  
INSURANCE COMPANY, HAMBURG, GERMANY.*Resident Manager, HENRY HONIG.**Office, New York.*

## SUMMARY OF ASSETS DEC. 31, 1879.

United States bonds	\$103,162 50	
Cash in the office of the company	1,178 86	
Cash deposited in Bank of New York	17,628 00	
Premiums in course of collection (gross)	8,254 01	
Gross Assets		\$130,223 37
Deduct special deposits in other states		103,375 00
Balance		\$326,848 37

## LIABILITIES.

Net amount of unpaid losses	\$25,774 90	
Unearned premiums on outstanding risks	89,956 30	
Commissions and brokerage	1,382 02	
Gross Liabilities	\$117,113 22	
Deduct liabilities on special deposits	5,199 23	
		111,913 99
Surplus		\$214,934 38

## INCOME.

Cash received for fire premiums	\$196,426 98	
Deduct re-insurance and return premiums	22,297 00	
Net cash received for fire premiums		\$174,129 98
Interest and dividends received from all sources		15,897 25
Income from all other sources		163 12
Received from home office	\$40,543 75	
Gross Cash Income		\$190,190 35

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$155,139 71
for commissions and brokerage . . . . .	29,819 95
for salaries of officers and employés . . . . .	23,112 13
for state and local taxes . . . . .	2,410 73
for incidentals . . . . .	13,471 21
Gross Cash Expenditures . . . . .	\$223,953 73

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$11,404,917 00	\$149,861 65
Fire risks written during 1879 . . . . .	17,658,551 00	193,422 98
Total . . . . .	\$29,063,468 00	\$343,284 63
Deduct risks expired and terminated . . . . .	13,703,810 00	166,129 54
In force at end of year . . . . .	\$15,359,658 00	\$177,155 09
Deduct amount re-insured . . . . .	12,200 00	85 25
Net amount in force . . . . .	\$15,347,458 00	\$177,069 84

UNITED STATES BRANCH OF THE WESTERN ASSURANCE  
COMPANY, TORONTO, CANADA.*New England Agent, GEORGE O. CARPENTER.**Office, No. 1 Merchants' Exchange, Boston.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$466,000 00	\$494,420 00
Georgia state bonds . . . . .	25,000 00	25,625 00
Mississippi deposit . . . . .	15,000 00	15,000 00
	\$506,000 00	\$535,045 00

## SUMMARY OF ASSETS DEC. 31, 1879.

Bonds, etc., as per schedule . . . . .	\$535,045 00
Cash deposited in various banks . . . . .	80,291 56
Premiums in course of collection (gross) . . . . .	57,672 89
Notes taken for marine and inland risks . . . . .	7,694 09
Gross Assets . . . . .	\$680,703 54
Deduct special deposits in other states . . . . .	307,825 00
Balance . . . . .	\$372,878 54

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$49,376 09	
Losses disputed or resisted . . . . .	3,625 00	
Unearned premiums on outstanding risks . . . . .	262,878 24	
Commissions and brokerage . . . . .	14,418 22	
	<hr/>	
Gross Liabilities . . . . .	\$330,297 55	
Deduct liabilities on special deposits . . . . .	120,874 49	
	<hr/>	\$209,423 06
		<hr/>
Surplus . . . . .		\$163,455 48

## INCOME.

Cash received for fire premiums . . . . .	\$594,619 92	
Deduct re-insurance and return premiums . . . . .	78,763 05	
Net cash received for fire premiums . . . . .	<hr/>	\$515,856 87
Cash rec'd for marine and inland premiums . . . . .	\$17,357 87	
Deduct re-insurance and return premiums . . . . .	1,863 94	
Net cash rec'd for marine and inland prems. . . . .	<hr/>	15,493 93
Unpaid premium notes rec'd during the year . . . . .	\$8,469 09	
Interest and dividends received from all sources . . . . .		30,456 63
		<hr/>
Gross Cash Income . . . . .		\$561,807 43

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$330,600 94	
Deduct salvage and re-insurance . . . . .	16,160 72	
Net cash paid for fire losses . . . . .	<hr/>	\$314,440 22
Cash paid for marine and inland losses . . . . .	\$8,844 07	
Deduct salvage and re-insurance . . . . .	2,306 76	
Net cash paid for marine and inland losses . . . . .	<hr/>	6,537 31
Cash paid for commissions and brokerage . . . . .		105,890 89
for salaries and incidentals . . . . .		37,714 42
for state and local taxes . . . . .		14,478 90
		<hr/>
Gross Cash Expenditures . . . . .		\$479,061 74

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$42,978,704 00	\$436,878 37
Fire risks written during 1879 . . . . .	50,574,924 00	594,619 92
	<hr/>	<hr/>
Total . . . . .	\$93,553,628 00	\$1,031,498 29
Deduct risks expired and terminated . . . . .	52,681,964 00	499,434 78
	<hr/>	<hr/>
In force at end of year . . . . .	\$40,871,664 00	\$532,063 51
Deduct amount re-insured . . . . .	1,308,746 00	18,634 25
	<hr/>	<hr/>
Net amount in force . . . . .	\$39,562,918 00	\$513,429 26

Marine risks outstanding Dec. 31, 1878 . . .	\$65,250 00	\$3,418 25
Marine risks written during 1879 . . .	6,566,565 00	18,008 77
	<hr/>	<hr/>
Total . . . . .	\$6,631,815 00	\$21,427 02
Deduct risks expired and terminated . . .	6,615,315 00	20,576 02
	<hr/>	<hr/>
In force at end of year . . . . .	\$16,500 00	\$851 00

## A G G R E G A T E.

Gross present Assets*	\$20,730,902 00
Gross present Liabilities†	\$9,750,974 00
INCOME.	
Net cash received for fire premiums	\$13,633,394 00
Net cash received for marine premiums	38,245 00
Unpaid premium notes	\$12,214 00
Interest received from all sources	806,877 00
Income from all other sources	80,594 00
Total Income	\$14,559,110 00
EXPENDITURES.	
Net cash paid for fire losses	\$8,531,285 00
Net cash paid for marine losses	26,118 00
Cash paid for commissions and brokerage	2,348,803 00
for salaries of officers and employés	898,016 00
for state and local taxes	309,955 00
for all other items	807,415 00
Total Expenditures	\$12,921,592 00
RISKS AND PREMIUMS.	
Fire risks written during the year	\$1,866,509,623 00
Premiums thereon	15,789,372 00
Marine risks written during the year	12,846,967 00
Premiums thereon	42,546 00
Fire risks terminated	1,449,780,868 00
Marine risks terminated	12,876,417 00
Fire risks outstanding at end of year	1,643,780,783 00
Marine risks outstanding at end of year	231,250 00

\* Immediately available for the payment of losses in this state.

† Not including liabilities in states wherein special deposits have been made.

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# FOREIGN FIRE INSURANCE COMPANIES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES OF CANADIAN  
COMPANIES FOR THE YEAR ENDING DEC. 31, 1879, AND  
OF THE EUROPEAN COMPANIES FOR THE YEAR  
ENDING DEC. 31, 1878, WITH ABSTRACT  
OF ANNUAL STATEMENTS.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

### BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated 1833. Commenced business 1833.]

PAID-UP CAPITAL, \$500,000.

P. PATERSON, *Governor.*

*Manager, F. A. BAILL.*

#### DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$175,000 00	\$524,625 00
Dominion government bonds . . . . .	50,000 00	50,250 00
Canada bonds, 4s . . . . .	8,760 00	8,439 40
Toronto city debentures . . . . .	24,000 00	24,460 00
Hamilton city debentures . . . . .	6,540 00	5,832 00
Sarnia town debentures . . . . .	4,000 00	4,000 00
Yorkville village debentures . . . . .	1,000 00	1,000 00
Pt. Perry village debentures . . . . .	11,000 00	9,900 00
Middlesex county debentures . . . . .	20,000 00	20,400 00
West Gwillimbury county debentures . . . . .	615 00	615 00
Canadian Bank of Commerce stock . . . . .	24,000 00	27,600 00
Dominion Bank stock . . . . .	10,000 00	11,500 00
Ontario Bank stock . . . . .	11,800 00	8,378 00
Hamilton Bank stock . . . . .	3,500 00	3,465 00
Federal Bank stock . . . . .	4,200 00	4,242 00
Toronto Bank stock . . . . .	10,000 00	12,250 00
Canada Permanent Loan and Savings Co. . . . .	19,500 00	34,125 00
Imperial Loan and Investment Company . . . . .	5,000 00	5,250 00
Farmers' Loan and Savings Company . . . . .	1,600 00	1,791 00
Freehold Loan and Savings Company . . . . .	15,120 00	21,924 00
Ontario Savings and Investment Society . . . . .	5,000 00	6,500 00
Western Canada Loan and Savings Company . . . . .	6,200 00	9,114 00
Huron and Erie Saving and Loan Society . . . . .	40,950 00	53,235 00
Canada Landed Credit Company . . . . .	2,820 00	3,666 00
Mississippi state deposit . . . . .	15,000 00	15,000 00
	\$775,605 00	\$867,561 40

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$112,790 09
Loans on mortgage of real estate (first liens) . . .	21,945 00
Interest due or accrued thereon . . . . .	2,095 27
Stocks, bonds, etc , as per schedule . . . . .	867,561 40
Cash in the office of the company . . . . .	50,837 10
Cash deposited in various banks . . . . .	70,061 96
Interest due and accrued . . . . .	14,503 11
Premiums in course of collection (gross). . . . .	137,469 59
Notes taken for marine and inland risks . . . . .	50,581 74
Salvage on losses paid . . . . .	8,873 85
Rents due and accrued . . . . .	767 22
Office furniture . . . . .	\$6,422 21
Gross Assets . . . . .	<u>\$1,337,486 33</u>

## LIABILITIES.

Losses claimed and reported . . . . .	\$150,643 65
Losses disputed or resisted . . . . .	2,500 00
Total amount of losses . . . . .	<u>\$153,143 65</u>
Less re-insurance . . . . .	5,250 00
Net amount of unpaid losses . . . . .	<u>\$147,893 65</u>
Unearned premiums on outstanding risks . . . . .	449,709 96
Dividends to stockholders unpaid . . . . .	26,591 83
Commissions and brokerage . . . . .	26,353 34
Re-insurance due . . . . .	1,739 84
Gross Liabilities, except Capital . . . . .	<u>652,288 62</u>
Surplus as regards policy-holders . . . . .	\$685,197 71
Paid-up Capital . . . . .	<u>500,000 00</u>
Surplus over Capital . . . . .	\$185,197 71

## INCOME.

Cash received for fire premiums . . . . .	\$825,090 72
Deduct re-insurance and return premiums . . . . .	92,765 89
Net cash received for fire premiums . . . . .	<u>\$732,324 83</u>
Cash received for marine and inland prems. . . . .	\$151,340 48
Deduct re-insurance and return premiums . . . . .	39,586 51
Net cash rec'd for marine and inland prems. . . . .	<u>111,753 97</u>
Unpaid premium notes rec'd during the year . . . . .	\$44,538 41
Interest received on bonds and mortgages . . . . .	1,689 49
Interest and dividends received from all other sources . . . . .	38,633 95
Income from rents . . . . .	3,779 10
Gross Cash Income . . . . .	<u>\$888,181 34</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$431,178 69	
Deduct salvage and re-insurance . . . . .	17,588 83	
Net cash paid for fire losses . . . . .	<u>          </u>	\$413,589 86
Cash paid for marine and inland losses . . . . .	\$107,292 76	
Deduct salvage and re-insurance . . . . .	30,062 61	
Net cash paid for marine and inland losses . . . . .	<u>          </u>	77,230 15
Cash dividends paid . . . . .		49,920 74
Cash paid for commissions and brokerage . . . . .		141,090 07
for salaries of officers and employ��s . . . . .		33,405 84
for state and local taxes . . . . .		12,683 52
for incidentals . . . . .		57,264 39
Gross Cash Expenditures . . . . .		<u>\$785,184 57</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . . . .	\$65,874,505 00	\$706,304 95
Fire risks written during 1879 . . . . .	99,974,999 00	811,961 43
Total . . . . .	<u>\$165,849,504 00</u>	<u>\$1,518,266 38</u>
Deduct risks expired and terminated . . . . .	78,136,544 00	682,515 03
In force at end of year . . . . .	<u>\$87,712,960 00</u>	<u>\$835,751 35</u>
Deduct amount re-insured . . . . .	2,186,088 00	29,880 17
Net amount in force . . . . .	<u>\$85,526,872 00</u>	<u>\$805,871 18</u>
Marine risks outstanding Dec. 31, 1878 . . . . .	\$581,630 00	\$32,695 70
Marine risks written during 1879 . . . . .	17,745,080 00	152,593 47
Total . . . . .	<u>\$18,326,710 00</u>	<u>\$185,289 17</u>
Deduct risks expired and terminated . . . . .	17,585,172 00	141,377 61
In force at end of year . . . . .	<u>\$741,538 00</u>	<u>\$43,911 56</u>
Deduct amount re-insured . . . . .	27,300 00	1,107 47
Net amount in force . . . . .	<u>\$714,238 00</u>	<u>\$42,804 09</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$7,933,114 72
Losses paid from organization of company . . . . .	4,910,353 29
Cash dividends declared from organization of company . . . . .	610,807 28
Dividends declared during the year (10 per cent) . . . . .	50,000 00
Losses incurred during the year . . . . .	569,448 80
Company's stock owned by directors . . . . .	70,750 00

CAISSE GÉNÉRALE DES ASSURANCES AGRICOLES, PARIS,  
FRANCE.

[Incorporated Dec. 30, 1858. Commenced business Dec. 30, 1858.]

PAID-UP CAPITAL, \$1,680,000.

CHARLES LE CESNE, *President.**Secretary*, A. B. DE CHAUVIGNÉ.*Office, No. 28 and 30 Rue de Grammont, Paris.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$349,000 00	\$382,901 29
Italian government loan . . . . .	—	14,976 32
Company's bonds redeemed . . . . .	—	8,942 00
		<hr/>
		\$406,819 61

## SUMMARY OF ASSETS DEC. 31, 1878.

Stocks, bonds, etc., as per schedule . . .	\$406,819 61
Cash in the office of the company . . .	1,252 96
Cash deposited in various banks and agencies .	45,958 74
Interest due and accrued . . . . .	12,000 20
Premiums in course of collection (gross) .	308,069 84
Bills receivable . . . . .	14,963 31
Rents discounted . . . . .	4,524 66
Government tax stamps . . . . .	14,900 33
Advanced on judgments . . . . .	5,664 89
Deferred premiums on policies of various periods, but not exceeding 10 years, called the company's portfolio . . . . .	\$4,230,772 67
Less amount re-insured . . . . .	829,193 68
	<hr/>
	3,401,578 99
Commissions due from re-insuring companies on the above (25 per cent) . . . . .	207,298 42
Annual proportion of recuperated commissions on cancellations . . . . .	252,152 60
Due from other companies for re-insurance .	116,499 53
Suspense account . . . . .	19,728 86
Office furniture and supplies . . . . .	16,477 10
Gross Assets . . . . .	<hr/>
	\$4,827,889 94

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$50,174 69
Losses claimed and reported . . . . .	115,039 94
	<hr/>
Total amount of losses . . . . .	\$165,214 63
Less re-insurance . . . . .	38,209 98
	<hr/>
Net amount of unpaid losses . . . . .	\$127,004 65

Unearned premiums on outstanding risks,	\$2,171,857 07
Unpaid scrip ordered to be redeemed . . .	226,950 00
Gross Liabilities, except Capital . . .	<u>\$2,525,811 72</u>
Surplus as regards policy-holders . . . . .	\$2,302,078 22
Paid-up Capital . . . . .	<u>1,680,000 00</u>
Surplus over Capital . . . . .	\$622,078 22

## INCOME.

Cash received for fire premiums . . .	\$1,432,268 08
Deduct re-insurance and return premiums . .	298,749 88
Net cash received for fire premiums . . .	<u>\$1,133,518 20</u>
Interest and dividends received from all sources . . .	24,276 86
Gross Cash Income . . . . .	<u>\$1,157,795 06</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$724,691 34
Deduct salvage and re-insurance . . . . .	125,793 62
Net cash paid for fire losses . . . . .	<u>\$598,897 72</u>
Cash paid for redemption of scrip . . . . .	17,550 00
for commissions and brokerage . . . . .	341,716 47
for salaries of officers and employes . . . . .	92,346 29
for state and local taxes . . . . .	<u>23,468 56</u>
Gross Cash Expenditures . . . . .	<u>\$1,073,979 04</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877,	\$4,007,331,434 00	\$4,085,834 48
Fire risks written during 1878 . . .	1,144,204,789 00	1,577,206 26
Total . . . . .	<u>\$5,151,536,223 00</u>	<u>\$5,663,040 74</u>
Deduct risks expired and terminated . .	898,778,632 00	1,432,268 08
In force at end of year . . . . .	<u>\$4,252,757,591 00</u>	<u>\$4,230,772 66</u>
Deduct amount re-insured . . . . .	207,338,445 00	829,193 68
Net amount in force . . . . .	<u>\$4,045,419,146 00</u>	<u>\$3,401,578 98</u>

## MISCELLANEOUS.

Losses paid from organization of company . . .	\$5,386,037 07
Fire losses incurred during the year . . . . .	724,961 24

COMMERCIAL UNION ASSURANCE COMPANY, LONDON,  
ENGLAND.

[Incorporated Sept. 28, 1861. Commenced business Oct. 1, 1861.]

PAID-UP CAPITAL, \$1,250,000.

ALEXANDER SIM, *Chairman.*

*Secretary,* S. STANLEY BROWN.

*Office, Nos. 19 and 20 Cornhill, London.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Cost value.
Consols . . . . .	\$46,357 35
New 3 per cents . . . . .	183,214 16
Reduced 3 per cents . . . . .	92,537 51
New Zealand government bonds . . . . .	74,906 25
Canada Dominion loan . . . . .	51,928 12
Canada Dominion stock . . . . .	50,150 00
India government paper . . . . .	3,958 34
United States bonds . . . . .	1,268,867 17
Brazilian government stock . . . . .	8,269 92
Belgian rentes . . . . .	50,077 85
Swedish loan, 1876 . . . . .	48,144 16
French treasury bonds . . . . .	100,937 02
Scinde, Delhi, and Punjaub Railway . . . . .	86,570 43
Great Indian Peninsular Railway . . . . .	29,385 79
Philadelphia and Reading Railroad bonds . . . . .	13,612 50
Pittsburg and Connesville Railroad bonds . . . . .	6,768 86
Alleghany Valley Railroad bonds . . . . .	14,151 25
Paris, Lyons, and Mediterranean Railroad bonds . . . . .	53,116 37
Trust and Loan Company of Canada debentures . . . . .	25,000 00
Odessa water works bonds . . . . .	25,000 00
City of Wellington debenture bonds . . . . .	127,218 76
New Zealand Loan Company bonds . . . . .	100,000 00
Sheffield corporation debentures . . . . .	75,000 00
Oamara water works debentures . . . . .	51,862 50
Kew and other bridges bonds . . . . .	76,969 60
London and North-Western ordinary stock . . . . .	36,682 90
London and North-Western preferred stock . . . . .	9,000 00
North-Eastern consols . . . . .	101,250 00
North-Eastern preferred stock . . . . .	10,725 00
Manchester, Sheffield, and Lincoln Railroad stock . . . . .	56,670 39
North British consolidated preferred stock . . . . .	23,993 29
North British convertible preferred stock . . . . .	30,425 68
Great Northern preferred stock . . . . .	10,396 08
Southwark and Vauxhall Water Company shares . . . . .	50,000 00
Gas-Light and Coke Company stock . . . . .	24,893 76

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\$3,018,041 01

Securities held as collateral for cash loans:—

	Loaned thereon.
Orel Vitebsk Railway bonds . . . . .	\$15,000 00
Loaned on mortgages, reversions, etc. . . . .	322,358 16
Loaned on personal security . . . . .	93,181 37
	<hr/>
	\$430,539 53

#### SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate . . . . .	\$524,067 47
Loans on mortgage of real estate (first liens) . . . . .	873,368 45
Interest due or accrued thereon . . . . .	1,835 93
Stocks, bonds, etc., as per schedule . . . . .	3,018,041 01
Loans on collateral security, as per schedule . . . . .	430,539 53
Cash in the office of the company . . . . .	691 22
Cash deposited in various banks . . . . .	397,065 69
Interest due and accrued . . . . .	4,175 91
Premiums in course of collection (gross) . . . . .	690,663 91
Notes taken for marine and inland risks . . . . .	144,177 86
Re-insurance due from other companies . . . . .	15,235 88
Stamps on hand . . . . .	2,928 78
Suspense account . . . . .	2,856 80
Office furniture and fixtures . . . . .	10,150 78
Assets of Life Department . . . . .	2,952,903 33
Gross Assets . . . . .	<hr/> \$9,068,702 55

#### LIABILITIES.

Net amount of unpaid losses . . . . .	\$324,515 00
Unearned premiums on outstanding risks . . . . .	1,463,805 47
Life and annuity reserve fund . . . . .	2,952,903 33
Dividends to stockholders unpaid . . . . .	248 76
Commissions and brokerage . . . . .	24,004 02
Surveys . . . . .	63 00
Fire deposits, bills payable . . . . .	12,755 94
Gross Liabilities, except Capital . . . . .	<hr/> 4,778,295 52
Surplus as regards policy-holders . . . . .	\$4,290,407 03
Paid-up Capital . . . . .	1,250,000 00
Surplus over Capital . . . . .	<hr/> \$3,040,407 03

#### INCOME.

Cash received for fire premiums . . . . .	\$2,988,219 02
Cash received from marine and inland premiums . . . . .	875,243 69
Interest and dividends received from all sources . . . . .	210,408 86
Inc from marine policy stamps, \$94.88; trans. fees, \$187.50, . . . . .	282 38
Income from Life Department . . . . .	750,534 04
Gross Cash Income . . . . .	<hr/> \$4,824,687 99

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$1,652,407 14
paid for marine losses . . . . .	697,386 08
dividends paid . . . . .	187,414 37
paid for commissions and brokerage . . . . .	567,782 96
for salaries of officers and employés . . . . .	} 550,616 02
for state and local taxes . . . . .	
for subscriptions, \$4,198.21; bad debts, \$2,645.73, . . . . .	6,843 94
Investment reserve fund, \$15,426.35; Life Dept., \$551,343.20, . . . . .	566,769 55
Gross Cash Expenditures . . . . .	\$4,229,220 06

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 . . . . .	\$665,337,645 00	\$2,771,539 93
Fire risks written during 1878 . . . . .	867,536,350 00	3,463,560 00
Total . . . . .	\$1,532,873,995 00	\$6,235,099 93
Deduct risks expired and terminated . . . . .	752,091,280 00	3,117,895 93
In force at end of year . . . . .	\$780,782,715 00	\$3,117,204 00
Deduct amount re-insured . . . . .	117,052,268 00	460,929 39
Net amount in force . . . . .	\$663,730,447 00	\$2,656,274 61
Marine risks outstanding Dec. 31, 1877 . . . . .	\$37,252,130 00	\$479,540 00
Marine risks written during 1878 . . . . .	98,102,160 00	1,016,055 00
Total . . . . .	\$135,354,290 00	\$1,495,595 00
Deduct risks expired and terminated . . . . .	103,905,370 00	1,070,095 00
In force at end of year . . . . .	\$31,448,920 00	\$425,500 00

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$39,391,704 00
Losses paid from organization of company . . . . .	25,543,055 00
Cash dividends declared from organization of company . . . . .	2,045,000 00
Dividends declared during the year (15 per cent) . . . . .	187,500 00
Fire losses incurred during the year . . . . .	1,466,569 61
Marine and inland losses incurred during the year . . . . .	670,776 08
Company's stock owned by directors . . . . .	179,075 00

## LA CONFIANCE INSURANCE COMPANY, PARIS, FRANCE.

[Incorporated 1844. Commenced business 1844.]

PAID-UP CAPITAL, 2,400,000 francs.

E. DUCLERC, *President*.*Secretary*, H. CHARLON.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Market value.
French government bonds . . . . .	fr. 1,933,126 20
Italian government bonds . . . . .	106,890 00
Paris city obligations . . . . .	442,795 75
French railroad bonds . . . . .	7,205 30
Bonds of agents . . . . .	139,666 61
	<hr/>
	fr. 2,629,683 86

## SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate .	fr. 797,554 01
Stocks, bonds, etc., as per schedule .	2,629,683 86
Cash in the office of the company .	504,331 25
Cash deposited in various banks .	381,125 85
Premiums in course of collection (gross) .	923,421 49
Premiums to be received .	22,992,418 79
Miscellaneous . . . . .	60,421 45
Gross Assets . . . . .	<hr/> fr. 28,288,956 70

## LIABILITIES.

Losses adjusted, unpaid . . . . .	fr. 660,453 41
Less re-insurance . . . . .	160,628 76
	<hr/>
Net amount of unpaid losses . . . . .	fr. 499,824 65
Unearned premiums on outstanding risks,	20,516,902 28
Dividends to stockholders unpaid . .	600 00
Due and accrued for rent, salaries, etc. .	125 00
Bills payable . . . . .	6,093 82
All other liabilities . . . . .	702,459 42
Gross Liabilities, except Capital .	<hr/> 21,726,005 17
Surplus as regards policy-holders . . . . .	fr. 6,562,951 53
Paid-up Capital . . . . .	2,400,000 00
	<hr/>
Surplus over Capital . . . . .	fr. 4,162,951 53

## INCOME.

Cash received for fire premiums .	fr. 5,898,427 31
Deduct re-insurance and return premiums,	1,652,492 85
Net cash received for fire premiums .	<hr/> fr. 4,245,934 46
Interest and dividends received from all sources . .	175,944 75
Income from rents . . . . .	95,301 24
Income from policy fees, etc. . . . .	25,688 20
	<hr/>
Gross Cash Income . . . . .	fr. 4,542,868 65

## EXPENDITURES.

Cash paid for fire losses . . . . .	fr. 2,351,390 94
for commissions and brokerage . . . . .	1,129,562 77
for salaries of officers and employés . . . . .	350,000 00
for state and local taxes . . . . .	147,728 11
for incidentals . . . . .	18,959 80
Gross Cash Expenditures . . . . .	fr. 4,000,641 62

## RISKS AND PREMIUMS.

	Premiums.
Fire risks outstanding Dec. 31, 1877, fr. 3,744,847,218 00	fr. 4,061,079 16
Fire risks written during 1878 . . . . .	3,946,565,940 00 4,245,934 46
Total . . . . .	fr. 7,691,413,158 00 fr. 8,307,013 62
Deduct risks expired and terminated, 3,744,847,218 00	4,061,079 16
In force at end of year . . . . .	fr. 3,946,565,940 00 fr. 4,245,934 46

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	fr. 58,890,139 46
Losses paid from organization of company . . . . .	29,880,015 29
Cash dividends declared from organization of company . . . . .	1,970,000 00

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY,  
LONDON, ENGLAND.

[Incorporated Dec. 17, 1821. Commenced business Dec. 17, 1821.]

PAID-UP CAPITAL, \$5,000,000.

RICHARD M. HARVEY, *Chairman.* Secretary, THOMAS G. C. BROWNE.

*Office, No. 11 Lombard Street, London.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Reduced 3 per cent annuities . . . . .	\$171,950 85	\$161,633 79
New 3 per cent annuities . . . . .	478,204 56	449,512 27
Government terminable annuities . . . . .	34,036 40	34,036 40
Canada Dominion bonds . . . . .	445,000 00	458,350 00
India 5 per cent debentures . . . . .	50,000 00	39,500 00
India 5½ per cent notes . . . . .	91,000 00	72,117 50
Metropolitan Board of Works stock . . . . .	158,872 06	155,297 46
Bank of England stock . . . . .	16,199 71	40,094 27
City of London bonds . . . . .	251,000 00	251,000 00
Great Eastern Railroad stock . . . . .	125,000 00	148,750 00
South-Eastern Railroad stock . . . . .	250,000 00	312,500 00
South-Western Railroad stock . . . . .	50,000 00	51,500 00

Great Western Railroad stock . . .	\$225,000 00	\$231,750 00
Metropolitan Railroad stock . . .	170,000 00	170,000 00
London and Brighton Railroad stock . . .	200,000 00	224,000 00
Manchester and Sheffield Railroad stock . . .	250,000 00	277,500 00
Great Eastern Railroad stock . . .	250,000 00	272,500 00
Glasgow and South-Western Railroad stock . . .	100,000 00	99,250 00
Midland Railroad rent charge stock . . .	50,000 00	49,875 00
London and Blackwall R.R. consol'd stock . . .	50,000 00	53,750 00
City of Glasgow Union Railroad stock . . .	200,000 00	231,500 00
London and St. Katharine D'ks Co. deb. st'k, . . .	25,000 00	24,500 00
London and St. Katharine D'ks Co. pref. st'k, . . .	50,000 00	50,625 00
East Indian Railroad debentures stock . . .	125,000 00	133,437 50
East Indian Railroad debentures bonds . . .	150,000 00	149,625 00
India government debentures . . .	75,000 00	72,375 00
Grand Junction water works bonds . . .	100,000 00	100,000 00
Mersey Docks and Harbor Board bonds . . .	250,000 00	250,000 00
Land Securities Company bonds . . .	225,000 00	225,000 00
London and St. Katharine Docks Co. bonds . . .	50,000 00	50,000 00
Prince Edward Island bonds . . .	50,000 00	52,500 00
South Australian government bonds . . .	132,500 00	133,850 00
Victoria (Australia) government bonds . . .	150,000 00	140,000 00
New South Wales government bonds . . .	138,000 00	140,085 00
Cape of Good Hope government bonds . . .	184,000 00	168,498 75
Ceylon government bonds . . .	20,000 00	20,800 00
Canada Dominion stock . . .	103,092 83	103,092 83
United States bonds . . .	745,000 00	798,156 25
Scinde, Punjaub, and Delhi Railway shares . . .	37,500 00	42,437 50
Madras Railway stock . . .	25,000 00	27,750 00
South Indian Railway stock . . .	25,000 00	28,000 00
Oude and Rohilkund Railway stock . . .	15,000 00	17,100 00
	<hr/>	<hr/>
	\$6,291,356 41	\$6,512,249 52

## Securities held as collateral for cash loans:—

	Loaned thereon.
Life interests and policies assigned . . . . .	\$771,701 37
Annuities and reversions purchased . . . . .	349,210 17
Loaned on companies' policies . . . . .	167,050 83
on local and public rates . . . . .	199,821 53
to New London and Brazilian Bank . . . . .	5,100 00
	<hr/>
	\$1,492,883 90

## SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate . . .	\$165,355 00
Loans on mortgage of real estate (first liens), . . .	6,039,269 16
Stocks, bonds, etc., as per schedule . . .	6,512,249 52
Loans on collateral security, as per schedule . . .	1,492,883 90
Cash in the office of the company . . .	2,079 96

Cash deposited in various banks . . . .	\$288,617 46
Interest due and accrued . . . . .	112,434 02
Premiums in course of collection (gross) . .	322,469 68
Gross Assets . . . . .	<u>\$14,935,358 70</u>

## LIABILITIES.

Net amount of unpaid losses . . . . .	\$100,890 00
Unearned premiums on outstanding risks . .	581,000 00
Life and annuity reserve fund . . . . .	7,346,745 25
Annuity and endowment fund . . . . .	30,655 63
Dividends to stockholders unpaid . . . . .	23,889 13
Due and accrued for rent, salaries, etc. . .	13,334 60
Re-insurance premiums due . . . . .	59,601 77
Gross Liabilities, except Capital . . . . .	<u>8,156,116 38</u>
Surplus as regards policy-holders . . . . .	\$6,779,242 32
Paid-up Capital . . . . .	<u>5,000,000 00</u>
Surplus over Capital . . . . .	<u>\$1,779,242 32</u>

## INCOME.

Cash received for fire premiums . . . . .	\$1,510,092 40
Deduct re-insurance and return premiums . .	218,988 08
Net cash received for fire premiums . . . . .	<u>\$1,291,104 32</u>
Interest received on bonds and mortgages . .	308,818 68
Income from life department . . . . .	896,499 55
Income from annuity and endowment department . .	4,868 22
Gross Cash Income . . . . .	<u>\$2,501,290 77</u>

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$822,408 96
Deduct salvage and re-insurance . . . . .	166,684 12
Net cash paid for fire losses . . . . .	<u>\$655,724 84</u>
Cash dividends paid . . . . .	325,000 00
Cash paid for commissions and brokerage . .	201,195 22
Cash paid for salaries of officers and employés . .	149,371 06
Depreciation and bad debts . . . . .	11,975 78
Life Department expenses . . . . .	<u>816,985 52</u>
Gross Cash Expenditures . . . . .	<u>\$2,160,252 42</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 . . . . .	\$261,094,400 00	\$942,240 00
Fire risks written during 1878 . . . . .	514,378,690 00	1,291,100 00
Total . . . . .	<u>\$775,473,090 00</u>	<u>\$2,233,340 00</u>
Deduct risks expired and terminated . . . . .	478,312,500 00	1,090,230 00
In force at end of year . . . . .	<u>\$297,160,590 00</u>	<u>\$1,143,110 00</u>

## MISCELLANEOUS.

Premiums received from organization of company . . .	\$16,790,259	32
Losses paid from organization of company . . .	8,578,969	84
Cash dividends declared from organization of company .	10,071,250	00
Fire losses incurred during the year . . . . .	655,724	84
Company's stock owned by directors . . . . .	171,000	00

HAMBURG-BREMEN FIRE INSURANCE COMPANY,  
HAMBURG, GERMANY.

[Incorporated 1854. Commenced business Jan. 1, 1855.]

PAID-UP CAPITAL, \$300,000.

WILLIAM GOSSLER, *President. Managing Director*, ALFRED KLAUHOLD.  
*Office, No. 15 Rathhausmarkt.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$664,000 00	\$702,070 00
German Empire bonds . . . . .	25,000 00	23,750 00
6 shares German Reichs Bank . . . . .	4,500 00	7,020 00
150 " Norddeutsche Bank . . . . .	28,125 00	39,375 00
100 " Vereins Bank . . . . .	3,000 00	4,406 25
Hamburg government bonds . . . . .	21,900 00	22,366 50
German Railroad bonds . . . . .	108,412 50	98,833 50
	<hr/>	<hr/>
	\$854,937 50	\$897,821 25

## SUMMARY OF ASSETS DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	\$83,491 96
Stocks, bonds, etc., as per schedule . . . . .	897,821 25
Cash in the office of the company . . . . .	2,579 24
Cash deposited in various banks . . . . .	147,559 27
Premiums in course of collection (net) . . . . .	63,574 62
Prime acceptances . . . . .	39,095 96
Gross Assets . . . . .	<hr/> \$1,234,122 30

## LIABILITIES.

Losses claimed and reported . . . . .	\$81,713 79
Less re-insurance . . . . .	50,686 61
Net amount of unpaid losses . . . . .	<hr/> \$31,027 18
Unearned premiums on outstanding risks . . . . .	324,437 91
Dividends to stockholders unpaid . . . . .	60 00
Re-insurance due . . . . .	210,176 37
Gross Liabilities, except Capital . . . . .	<hr/> 565,701 46
Surplus as regards policy-holders . . . . .	\$668,420 84
Paid-up Capital . . . . .	300,000 00
Surplus over Capital . . . . .	<hr/> \$368,420 84

\* Value of lands mortgaged . . . . . \$66,546 25

Value of buildings thereon . . . . . 126,550 00

## INCOME.

Cash received for fire premiums . . . . .	\$616,224 85	
Deduct re-insurance and return premiums . . . . .	267,257 65	
Net cash received for fire premiums . . . . .	<u>                    </u>	\$348,967 20
Interest and dividends received from all other sources . . . . .		31,901 38
		<u>                    </u>
Gross Cash Income . . . . .		\$380,868 58

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$366,133 06	
Deduct salvage and re-insurance . . . . .	210,542 89	
Net cash paid for fire losses . . . . .	<u>                    </u>	\$155,590 17
Cash dividends paid . . . . .		62,250 00
Cash paid for commissions and brokerage . . . . .		107,898 97
for salaries of officers and employés . . . . .		60,717 55
for state and local taxes . . . . .		7,661 89
		<u>                    </u>
Gross Cash Expenditures . . . . .		\$394,118 58

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 . . . . .	\$126,572,380 00	\$663,264 77
Fire risks written during 1878 . . . . .	111,760,710 00	616,224 85
	<u>                    </u>	<u>                    </u>
Total . . . . .	\$238,333,090 00	\$1,279,489 62
Deduct risks expired and terminated . . . . .	140,207,783 00	644,041 64
	<u>                    </u>	<u>                    </u>
In force at end of year . . . . .	\$98,125,307 00	\$635,447 98
Deduct amount re-insured . . . . .	43,162,052 00	343,043 50
	<u>                    </u>	<u>                    </u>
Net amount in force . . . . .	\$54,963,255 00	\$292,404 48

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$7,126,380 25
Losses paid from organization of company . . . . .	2,088,512 00
Cash dividends declared from organization of company . . . . .	531,250 00
Fire losses incurred during the year . . . . .	132,702 17
Company's stock owned by directors . . . . .	21,975 00

# HAMBURG-MAGDEBURG FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated March 21, 1876. Commenced business April 4, 1876.]

PAID-UP CAPITAL, \$625,000.

RUDOLPH GOTTE, *President.*

*Secretary,* JOHN HUPEDEN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Berlin-Hamburg Railway preferred stock . . . . .	\$4,125 00	\$4,179 84
Altona-Kiel Railway preferred stock . . . . .	6,500 00	6,565 00
Rhenish Railway preferred stock . . . . .	4,650 00	4,824 38
Hamburg state loans . . . . .	27,675 00	27,853 50
Bremen state loans . . . . .	9,675 00	9,795 94
Altona town loans . . . . .	10,000 00	10,100 00
Russian consols . . . . .	12,500 00	11,921 87
Imperial German loan . . . . .	1,125 00	1,071 56
Brazilian Apolices Gerâes . . . . .	5,000 00	4,690 35
American funded loan . . . . .	282,000 00	295,395 00
	<hr/>	<hr/>
	\$363,250 00	\$376,397 44

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
162 shares German Railway . . . . .	\$14,575 00	\$13,000 00
38 “ Hamburg Bank . . . . .	7,965 00	7,000 00
173 “ German loans . . . . .	29,930 00	26,125 00
55 “ Russian state loan . . . . .	8,630 00	7,500 00
43 “ Austria-Hungarian loan . . . . .	14,200 00	12,375 00
11 “ Swedish loan . . . . .	2,262 50	2,025 00
	<hr/>	<hr/>
	\$77,562 50	\$68,025 00

## SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate . . . . .	\$38,228 58	
Loans on mortgage of real estate (first liens) . . . . .	223,250 00	
Interest due or accrued thereon . . . . .	2,259 28	
Stocks, bonds, etc., as per schedule . . . . .	376,397 44	
Loans on collateral security, as per schedule . . . . .	68,025 00	
Cash in the office of the company . . . . .	36,409 19	
Cash deposited in various banks . . . . .	21,411 91	
Interest due and accrued . . . . .	1,322 76	
Premiums in course of collection (gross) . . . . .	46,475 21	
Gross Assets . . . . .	<hr/>	\$813,779 37

## LIABILITIES.

Losses adjusted, unpaid . . . . .	\$30,608 50	
Less re-insurance . . . . .	4,128 25	
Net amount of unpaid losses . . . . .	<u>\$26,480 25</u>	
Unearned premiums on outstanding risks . . . . .	125,350 62	
Dividends to stockholders unpaid . . . . .	22,500 00	
Commissions and brokerage . . . . .	11,948 50	
Gross Liabilities, except Capital . . . . .	<u>—————</u>	\$186,279 37
Surplus as regards policy-holders . . . . .		\$627,500 00
Paid-up Capital . . . . .		<u>625,000 00</u>
Surplus over Capital . . . . .		\$2,500 00

## INCOME.

Cash received for fire premiums . . . . .	\$583,999 05	
Deduct re-insurance and return premiums . . . . .	166,766 33	
Net cash received for fire premiums . . . . .	<u>—————</u>	\$417,232 72
Interest received on bonds and mortgages . . . . .	10,392 75	
Interest and dividends received from all other sources . . . . .	18,212 92	
Income from other sources . . . . .	5,364 58	
Gross Cash Income . . . . .	<u>—————</u>	\$451,202 97

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$234,238 96	
Deduct salvage and re-insurance . . . . .	24,022 99	
Net cash paid for fire losses . . . . .	<u>—————</u>	\$210,215 97
Cash paid for commissions and brokerage . . . . .	77,798 55	
for salaries of officers and employés . . . . .	8,634 25	
for state and local taxes . . . . .	2,990 41	
for incidentals . . . . .	8,785 04	
Gross Cash Expenditures . . . . .	<u>—————</u>	\$308,424 22

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 . . . . .	\$58,965,416 00	\$136,285 07
Fire risks written during 1878 . . . . .	113,569,398 00	447,713 98
Total . . . . .	<u>\$172,534,814 00</u>	<u>\$583,999 05</u>
Deduct risks expired and terminated . . . . .	85,722,854 00	353,767 92
In force at end of year . . . . .	<u>\$86,811,960 00</u>	<u>\$230,231 13</u>
Deduct amount re-insured . . . . .	10,091,610 00	55,961 21
Net amount in force . . . . .	<u>\$76,720,350 00</u>	<u>\$174,269 92</u>

## IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENG.

[Incorporated 1803, Commenced business 1803.]

PAID-UP CAPITAL, \$3,500,000.

WILLIAM HAWTHORN, *Chairman.**General Manager and Secretary,* EDWARD C. SMITH.*Office, No. 1 Old Broad Street, London.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
3 per cent consols . . . . .	\$173,015 00	\$449,363 00
New 3 per cents . . . . .	1,097,580 00	1,041,327 00
Reduced 3 per cents . . . . .	250,000 00	237,187 00
Canada guaranteed loan . . . . .	315,000 00	327,600 00
Bank of England stock . . . . .	100,000 00	250,000 00
Blackfriars Bridge bonds . . . . .	50,000 00	50,000 00
Holborn Viaduct bonds . . . . .	97,500 00	97,812 00
Metropolitan Cattle Market bonds . . . . .	35,000 00	35,000 00
East and West India Dock Co. debentures . . . . .	100,000 00	99,000 00
Mersey Docks bond . . . . .	75,000 00	75,000 00
London and St. Kath. Dock Co. debentures . . . . .	75,000 00	74,750 00
London and St. Katharine Dock Co. stock . . . . .	175,000 00	180,250 00
General Steam Navigation Co. pref. shares . . . . .	50,000 00	52,500 00
Glasgow Union Railway preferred shares . . . . .	100,000 00	116,000 00
Great Eastern Railway stock . . . . .	162,500 00	177,000 00
Great Northern Railway stock . . . . .	317,875 00	327,727 00
Great Western Railway stock . . . . .	60,000 00	71,750 00
Llynvi and Ogmore Railway stock . . . . .	70,000 00	93,100 00
London, Brighton, and S. Coast Railway stock, . . . . .	10,000 00	11,200 00
London and North-Western Railway stock . . . . .	18,000 00	17,820 00
London and South-Western Railway stock . . . . .	55,000 00	56,950 00
Metropolitan Railway preferred stock . . . . .	30,000 00	36,000 00
Midland Railway preferred stock . . . . .	30,000 00	32,100 00
North British Railway preferred stock . . . . .	100,000 00	95,000 00
North-Eastern Railway preferred stock . . . . .	70,000 00	69,700 00
East Indian Railway debentures . . . . .	80,000 00	78,050 00
Oude and Rohilkund Railway debentures . . . . .	100,000 00	97,750 00
Madras Railway stock . . . . .	75,000 00	83,250 00
India stock . . . . .	100,000 00	100,000 00
Cape of Good Hope government deb. bonds . . . . .	100,000 00	92,250 00
Victorian government debentures . . . . .	75,000 00	69,375 00
New South Wales government debentures . . . . .	50,000 00	49,000 00
Queensland government debentures . . . . .	65,000 00	58,500 00
South Australian government bonds . . . . .	15,000 00	16,200 00
New Zealand government debentures . . . . .	200,000 00	192,500 00
Prince Edward Island government bonds . . . . .	25,000 00	27,000 00
Canada stock . . . . .	100,067 00	105,318 00
Tennessee bonds . . . . .	6,000 00	2,100 00
United States bonds . . . . .	642,800 00	685,171 00

Virginia state bonds . . . . .	\$86,000 00	\$55,900 00
Alabama state bonds . . . . .	10,000 00	2,200 00
Tennessee state bonds . . . . .	20,000 00	7,000 00
South Carolina state bonds . . . . .	20,000 00	8,000 00
Dutch inscriptions . . . . .	41,665 00	40,416 00
Russian notes and certificates . . . . .	25,000 00	27,210 00
Baden stock . . . . .	25,000 00	21,641 00
Bavarian bonds . . . . .	20,830 00	20,641 00
Bavarian railway loan . . . . .	1,455 00	1,527 00
Brazilian stock . . . . .	5,500 00	5,076 00
30 shares Imperial Fire Ins. Co. \$22,950 00		
		<hr/>
	\$5,805,787 00	\$5,920,241 00

## SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate .	\$1,049,169 00
Loans on mortgage of real estate (first liens) .	126,450 00
Stocks, bonds, etc., as per schedule .	5,920,241 00
Cash in the office of the company .	1,705 00
Cash deposited in various banks .	118,858 00
Premiums in course of collection (gross) .	538,941 00
Notes taken for marine and inland risks .	87,980 00
Re-insurance due . . . . .	6,896 00
Gross Assets . . . . .	<hr/> \$7,850,240 00

## LIABILITIES.

Amount of unpaid losses . . . . .	\$566,155 00
Unearned premiums on outstanding risks .	940,055 00
Dividends to stockholders unpaid . . . . .	9,158 00
Due and accrued for rent, salaries, etc. . . . .	6,262 00
State and local taxes . . . . .	} 120,530 00
Commissions and brokerage . . . . .	
Bills payable not yet due . . . . .	7,446 00
Gross Liabilities, except Capital . . . . .	<hr/> 1,649,606 00
Surplus as regards policy-holders . . . . .	\$6,200,634 00
Paid-up Capital . . . . .	3,500,000 00
Surplus over Capital . . . . .	<hr/> \$2,700,634 00

## INCOME.

Cash received for fire premiums . . . . .	\$2,848,665 00
Interest and dividends received from all sources . . . . .	252,734 00
Gross Cash Income . . . . .	<hr/> \$3,101,399 00

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$1,426,371 00
Cash dividends paid . . . . .	420,000 00
Cash paid for commissions and brokerage . . . . .	530,186 00
for salaries of officers and employés . . . . .	138,458 00
for taxes and incidentals . . . . .	192,423 00
Gross Cash Expenditures . . . . .	<hr/> \$2,707,438 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	. \$495,542,965 00	\$1,492,760 00
Fire risks written during 1878	. 1,092,501,245 00	3,316,795 00
Total	\$1,588,044,210 00	\$4,809,555 00
Deduct risks expired and terminated	. 984,353,985 00	2,947,350 00
In force at end of year	. \$603,690,225 00	\$1,862,205 00
Deduct amount re-insured	. 135,215,105 00	468,130 00
Net amount in force	. \$468,475,120 00	\$1,394,075 00

## MISCELLANEOUS.

Premiums received from organization of company	. \$59,457,649 00
Losses paid from organization of company	. 33,621,611 00
Cash dividends declared from organization of company	. 11,062,000 00
Fire losses incurred during the year	. 1,426,371 00
Company's stock owned by directors	. 500,500 00

## LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENG.

[Incorporated June, 1852. Commenced business June, 1852.]

PAID-UP CAPITAL, \$1,000,000.

NATHANIEL SHELMERDINE, *Chairman*.*General Manager*, GEORGE STEWART.*Office at Manchester.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Birmingham Wagon Company bonds	. \$10,000 00	\$736,505 04
Bolckow, Vaughn, & Co.'s bonds	. 100,000 00	
Mersey Docks Board bonds	. 103,619 39	
Ebbu Vale Steel and Iron Company's bonds	. 250,000 00	
Inman Steamship Company's bonds	. 100,000 00	
Charles Cannell & Co.'s bonds	. 90,385 65	
John Brown & Co.'s bonds	. 50,000 00	
Guardians Poor of Manchester	. 32,500 00	53,717 25
Cambrian Railway debenture stock	. 53,450 00	
London and North-Western R'way pref. stock,	125,000 00	125,000 00
Midland Railway pref. stock	. 50,000 00	60,625 00
Cambrian Railway ordinary stock	. 30,000 00	2,550 00
United States bonds	. 725,000 00	783,468 75
Canadian bonds	. 135,500 00	134,505 00
Russian bonds	. 100,000 00	75,312 00
French bonds	. 10,000 00	11,292 50
	\$1,965,455 04	\$1,982,975 54

Securities held as collateral for cash loans: —

	Loaned thereon.
Loaned on personal security . . . . .	\$3,532 77
Loaned on company's life policies . . . . .	101,844 83
	<hr/>
	\$105,377 60

#### SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate . . . . .	\$234,048 75
Loans on mortgage of real estate (first liens *), 1,929,647 52	
Interest due or accrued thereon . . . . .	18,175 42
Stocks, bonds, etc., as per schedule . . . . .	1,982,975 54
Loans on collateral security, as per schedule . . . . .	105,377 60
Cash deposited in various banks . . . . .	142,245 66
Interest due and accrued . . . . .	27,126 08
Premiums in course of collection (gross) . . . . .	414,483 27
Notes taken for fire risks . . . . .	371 27
Rents due and accrued . . . . .	2,918 75
Gross Assets . . . . .	<hr/> \$4,857,369 86

#### LIABILITIES.

Losses claimed and reported . . . . .	\$274,914 39
Unearned premiums on outstanding risks . . . . .	765,653 67
Life and annuity reserve fund . . . . .	1,885,186 00
Dividends to stockholders unpaid . . . . .	135,947 62
Gross Liabilities, except Capital . . . . .	<hr/> 3,061,701 68
Surplus as regards policy-holders . . . . .	\$1,795,668 18
Paid-up Capital . . . . .	1,000,000 00
Surplus over Capital . . . . .	<hr/> \$795,668 18

#### INCOME.

Cash received for fire premiums . . . . .	\$2,175,912 91
Deduct re-insurance and return premiums . . . . .	284,196 64
Net cash received for fire premiums . . . . .	<hr/> \$1,891,716 27
Interest and dividends received from all sources . . . . .	110,188 56
Gross Cash Income . . . . .	<hr/> \$2,001,904 83

#### EXPENDITURES.

Cash paid for fire losses . . . . .	\$1,068,673 20
Cash dividends paid . . . . .	225,000 00
Cash paid for commissions and brokerage . . . . .	269,745 40
for salaries of officers and employes . . . . .	208,129 85
for state and local taxes . . . . .	18,845 16
Gross Cash Expenditures . . . . .	<hr/> \$1,790,393 61

\* Total value of property mortgaged . . . . . \$3,139,335 00  
Amount of insurance held as collateral . . . . . 850,600 00

LIVERPOOL AND LONDON AND GLOBE INSURANCE  
COMPANY, LIVERPOOL, ENG.

[Incorporated May, 1836. Commenced business June, 1836.]

PAID-UP CAPITAL, \$1,228,200.

HAMILTON B. GILMOUR, *Chairman.*

*Secretary,* JOHN M. DOVE.

*Office, No. 1 Dale Street.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
London and No.-West'n R'y con. pref. stock .	\$19,690 00	\$19,296 00
South-Eastern R'y preferred ordinary stock .	493,600 00	646,616 00
“ debenture stock, 5s . .	49,500 00	61,380 00
“ consol'd pref. stock, 4½s .	25,000 00	26,500 00
“ consol'd pref. stock, 5s .	55,000 00	65,725 00
“ ordinary consolidated stock,	49,350 00	29,116 50
Midland Railway preference shares . .	260,800 00	307,255 00
North-Eastern R'y (Darlington) pref. stock .	30,000 00	42,600 00
“ redeemable pref. stock .	236,220 00	237,401 10
“ (Hartlepool) capital stock,	25,000 00	33,000 00
Great Western R'y debenture stock, 5s . .	125,000 00	155,000 00
“ (Ely Valley) rent ch'ge st'k,	12,250 00	14,730 63
“ rent charge stock . .	295,350 00	357,078 00
“ consolidated pref. stock, 5s,	368,625 00	427,297 82
Llynvi and Ogmores R'y (Llynvi) stock . .	100,000 00	131,125 00
“ “ (Ogmores) stock . .	100,000 00	131,125 00
North British R'y consolidated pref. stock, 4s .	36,250 00	32,745 84
“ preference stock, 4½s . .	150,000 00	141,187 50
“ (Edinb'gh and Glasgow) p.s.	70,000 00	68,687 50
London and South-Western pref. stock, 5s .	150,000 00	180,750 00
Furness Railway perpetual pref. stock, 6s .	50,000 00	69,250 00
“ perpetual pref. stock, 8s .	21,500 00	38,485 00
“ redeemable pref. shares, 5s .	8,000 00	8,300 00
Great Eastern R'y preference stock . . .	172,353 34	177,093 06
“ preference stock, 5s . .	95,000 00	107,350 00
“ preference stock . . .	177,425 00	195,167 50
“ irred'ble guaranteed st'k, 4s,	18,750 00	18,187 50
“ (Waveney Valley) stock . .	35,000 00	35,962 50
“ debenture stock A . .	100,000 00	121,000 00
“ debenture stock B . .	215,000 00	253,700 00
Great Northern R'y consol'd perp. pref. stock,	35,150 00	36,819 62
“ preference stock, 4½s . .	50,000 00	52,375 00
“ preference stock . . .	250,000 00	252,500 00

Brecon and Merthyr R'y debenture stock A . . . . .	\$52,500 00	\$57,750 00
“ “ preference stock . . . . .	85,000 00	27,200 00
“ “ debenture stock B . . . . .	63,815 00	40,811 60
“ “ consol'd pref. stock . . . . .	55,000 00	17,600 00
“ “ debenture stock C . . . . .	2,350 00	1,316 00
“ “ ordinary stock . . . . .	885 00	61 95
Potteries, Shrewsbury, and North Wales R'y debenture stock A . . . . .	7,500 00	750 00
Mold and Denbigh R'y perpet. deb. stock B . . . . .	5,250 00	3,150 00
North Staffordshire R'y preference stock, 5s . . . . .	193,870 00	216,165 04
North Staffordshire R'y preference stock, 4½s, . . . . .	25,800 00	26,251 50
Manch'r, Sheff., and Lin. R'y pref. stock . . . . .	105,000 00	114,581 25
“ “ red. pref. stock . . . . .	170,000 00	177,650 00
“ “ conv. pref. st'k . . . . .	130,000 00	141,300 00
“ “ conv. p. s., 5s . . . . .	90,000 00	100,350 00
“ “ conv. pref. st'k . . . . .	70,000 00	77,350 00
Metropolitan R'y irredeemable pref. stock . . . . .	40,000 00	47,000 00
Metropolitan R'y perpetual preference stock . . . . .	80,000 00	94,000 00
Lancashire and Yorkshire R'y pref. stock . . . . .	100,000 00	118,500 00
Lancashire and Yorkshire R'y pref. stock, 5s. . . . .	516,250 00	611,756 25
Caledonian Railway consolidated pref. stock . . . . .	20,625 00	19,043 75
Lond , Brighton, and S. Coast R'y pref. st'k, 4s, . . . . .	45,945 00	45,026 11
“ “ pref. st'k, 5s, . . . . .	70,700 00	83,779 50
“ “ p. s., ord'y . . . . .	235,000 00	307,850 00
“ “ cons'd p. s. . . . .	35,500 00	41,712 50
Glasgow and South-Western R'y con. pref. st'k, . . . . .	7,550 00	8,531 50
Cambrian Railway preference stock . . . . .	15,000 00	3,600 00
“ preference stock, 5s . . . . .	110,000 00	22,000 00
“ ordinary stock . . . . .	69,240 00	4,846 79
“ ordinary capital . . . . .	3,695 00	258 65
“ debenture stock . . . . .	87,675 00	74,523 75
“ preferred capital . . . . .	5,300 00	1,060 00
“ preferred capital . . . . .	555 00	88 79
“ (Llanidloes) . . . . .	35,000 00	34,825 00
“ (Coast) preference stock . . . . .	35,000 00	38,325 00
“ (Inland) preference stock . . . . .	10,000 00	10,950 00
“ preference debenture stock, . . . . .	4,535 00	5,192 56
“ preference stock No. 1 . . . . .	14,320 00	14,961 40
“ debenture stock No. 4 . . . . .	21,435 68	17,148 56
Kington and Eardisley R'y ordinary stock . . . . .	2,050 00	102 50
London, Chatham, and Dover R'y arbit'n stock, . . . . .	163,540 00	179,894 00
“ “ pref. stock . . . . .	5,410 00	4,814 90
“ “ ord'y stock . . . . .	5,410 00	1,379 54
Shrewsbury and Hereford R'y rent ch'ge st'k . . . . .	39,850 00	55,989 25
Metropolitan District R'y perpetual stock . . . . .	125,000 00	180,000 00
Mersey Dock and Harbor Board bonds . . . . .	848,150 00	848,125 66
J. Brown & Co.'s debentures . . . . .	100,000 00	100,000 00
Ipswich Dock Commissioners' bonds . . . . .	67,500 00	67,500 00

Wear Navigation and Sunderland Docks b'ds,	\$100,000 00	\$100,000 00
Liverpool corporation bonds . . . . .	4,750 00	4,698 75
Liverpool United Gas Company stock . . .	17,375 00	36,613 33
British government annuities . . . . .	2,070 12	2,070 12
Great Eastern Railway debentures . . . .	25,000 00	27,004 83
National Steamship Company debentures .	100,000 00	100,000 00
New York city gold bonds . . . . .	50,000 00	57,662 34
United States bonds, 1881 . . . . .	900,000 00	991,075 75
United States bonds, 1891 . . . . .	475,000 00	504,157 79
Boston city bonds . . . . .	229,000 00	258,493 50
Massachusetts state bonds . . . . .	330,000 00	372,006 50
Connecticut state bonds . . . . .	35,000 00	38,909 08
New Jersey state bonds . . . . .	6,000 00	6,514 31
New York state bonds . . . . .	175,000 00	213,132 48
United States bonds . . . . .	1,275,000 00	1,380,137 00
Richmond city bonds . . . . .	5,000 00	6,000 00
Mississippi pay warrants . . . . .	20,000 00	18,000 00
South Carolina state bonds . . . . .	20,000 00	2,000 00
Alabama state bonds . . . . .	10,000 00	4,300 00
Melbourne city loan . . . . .	100,000 00	102,750 00
Heron county (Canada) bonds . . . . .	270,000 00	277,510 67
Canada Dominion stock . . . . .	475,000 00	439,156 25
Toronto city water works bonds . . . . .	250,000 00	256,250 00
Montreal city bonds, 6s . . . . .	13,000 00	13,859 38
“ water works bonds . . . . .	4,000 00	4,270 84
“ fire telegraph bonds . . . . .	8,000 00	8,583 33
“ drill-sheds bonds . . . . .	10,000 00	10,781 25
“ Protestant School Board bonds, .	30,000 00	31,927 08
Montreal Investment Association bonds .	25,000 00	26,041 67
Canada Dominion currency bonds . . . .	3,000 00	3,117 18
Canada Dominion stock . . . . .	50,000 00	52,083 34
Montreal and Champlain Railway bonds .	17,033 33	17,210 75
Trust and Loan Co. (Upper Canada) bonds	50,000 00	50,000 00

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\$12,941,247 47 \$13,939,230 89

Securities held as collateral for cash loans:—

Loaned on life policies . . . . .	\$600,462 40
on life interests, annuities, etc. . . . .	49,402 58
on railway debentures, etc. . . . .	581,256 97
	<hr/>
	\$1,231,121 95

## SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate .	\$3,149,287	23
Loans on mort. of real estate (first liens),	8,014,966	62
Stocks, bonds, etc., as per schedule .	13,939,230	89
Loans on collat'l security, as per schedule,	1,231,121	95
Cash deposited in various banks . . .	1,945,718	58
Interest due and accrued . . . . .	254,034	94
Premiums in course of collection (gross),	865,725	73
Annuities and life interests purchased by company . . . . .	1,252,110	36
Bills receivable . . . . .	48,540	77
Office furniture, etc. . . . .	\$31,156	38
Gross Assets . . . . .	—————	\$30,700,737 07

## LIABILITIES.

Amount of unpaid losses . . . . .	\$539,500	00
Unearned premiums on outstanding risks,	2,240,114	52
Reclaimable on perpetual fire policies .	311,694	02
Life and annuity reserve fund . . .	14,850,268	02
Dividends to stockholders unpaid . .	5,609	17
Bills payable, not matured . . . . .	6,996	60
Liability to Globe annuitants . . . .	5,514,000	00
Sundry working accounts . . . . .	614,797	00
Gross Liabilities, except Capital . . .	—————	24,082,979 33
Surplus as regards policy-holders . . .		\$6,617,757 74
Paid-up Capital . . . . .		1,228,200 00
Surplus over Capital . . . . .		\$5,389,557 74

## INCOME.

Cash received for fire premiums . . .	\$5,486,090	83
Deduct re-insurance and return prems. .	401,611	66
Net cash received for fire premiums . .	—————	\$5,084,479 17
Interest and dividends received from all sources *		639,056 87
Deposits received for perpetual fire risks,	\$67,907	03
Gross Cash Income . . . . .		\$5,723,536 04

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$2,687,416	25
dividends paid . . . . .	429,870	00
paid for commissions and salaries *	1,461,767	17
paid for state and local taxes . . . .	44,766	58
Deposits returned on perpetual fire risks,	\$35,838	41
Gross Cash Expenditures . . . . .		\$4,623,820 00

\* Excluding Life Department.

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 .	\$1,493,077,090 00	\$1,498,354 89
Fire risks written during 1878 . . .	1,486,989,060 00	5,486,090 84
Total . . . . .	\$2,980,066,150 00	\$9,984,445 73
Deduct risks expired and terminated .	1,323,402,150 00	5,102,605 00
In force at end of year . . . . .	\$1,656,664,000 00	\$4,881,840 73
Deduct amount re-insured . . . . .	112,237,555 00	401,611 67
Net amount in force . . . . .	\$1,544,426,445 00	\$4,480,229 06

## MISCELLANEOUS.

Premiums received from organization of company . .	\$91,885,798 85
Losses paid from organization of company . . . .	57,394,448 16
Cash dividends declared from organization of company .	10,462,923 16
Dividends declared during the year . . . . .	429,870 00
Losses incurred during the year . . . . .	2,687,416 25
Company's stock owned by directors . . . . .	190,280 00

## LONDON ASSURANCE CORPORATION, LONDON, ENG.

[Incorporated 1720. Commenced business 1720.]

PAID-UP CAPITAL, £448,275.

EDWARD BUDD, *Governor.**Secretary,* JOHN P. LAURENCE.*Office, No. 7 Royal Exchange.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Ledger value.
British government securities . . . . .	£378,900 9 2	£334,037 18 3
United States bonds . . . . .	220,000 0 0	226,890 3 2
Canadian consolidated stock . . . . .	10,300 0 0	10,345 16 8
Canadian Dominion stock . . . . .	20,521 18 4	20,521 18 4
Italian government rentes . . . . .	2,600 0 0	1,819 11 7
Bombay B. and Cent. Ind. Railway stock, .	9,500 0 0	9,862 14 0
East Indian Railway stock . . . . .	16,700 0 0	17,759 1 0
Madras Railway stock . . . . .	10,000 0 0	10,267 0 0
Oude and Rohilkund Railway stock . .	1,500 0 0	1,500 0 0
London city bonds . . . . .	1,000 0 0	1,000 0 0
Great Eastern Railway debentures . .	20,000 0 0	20,000 0 0
Lancashire and Yorkshire debentures .	10,000 0 0	9,850 2 6
Bombay B. and Cent. Ind. Railway stock, .	75,000 0 0	74,437 10 0
East Indian Railway stock . . . . .	60,000 0 0	60,000 0 0
Oude and Rohilkund Railway stock . .	22,000 0 0	21,505 0 0
Great Northern Railway preferred stock, .	11,000 0 0	15,543 9 0
Life policies assigned . . . . .	—	34,465 14 8
Investments in house property . . . .	—	11,600 0 0
Reversions and life interests . . . . .	—	43,753 17 9
Government life annuities . . . . .	—	236 0 0

£925,395 16 11

## SUMMARY OF ASSETS DEC. 31, 1878.

Loans on mort. of real est. (first liens),	£2,123,633	6	6
Stocks, bonds, etc , as per schedule .	925,395	16	11
Cash in the office of the company . . .	67	9	4
Cash deposited in bank . . . . .	53,524	6	11
Interest due and accrued . . . . .	2,944	11	1
Premiums in course of collection (gross),	37,470	5	0
Notes taken for fire and marine risks .	11,128	4	3
Policy stamps . . . . .	204	4	6
Gross Assets . . . . .	£3,154,368	4	6

## LIABILITIES.

Net amount of unpaid losses . . . . .	£57,571	3	0
Unearned prems. on outstanding risks,	149,787	17	1
Life and annuity reserve fund . . . . .	1,727,352	11	11
Dividends to stockholders unpaid . . .	3,991	10	0
Unpaid annuities . . . . .	402	0	6
Unpaid income tax . . . . .	164	3	1
Clerks' savings fund . . . . .	2,315	12	1
Gross Liabilities, except Capital . . . . .	1,941,584	17	8
Surplus as regards policy-holders . . . . .	£1,212,783	6	10
Paid-up Capital . . . . .	448,275	0	0
Surplus over Capital . . . . .	£764,508	6	10

## INCOME.

Cash received for fire premiums . . . . .	£213,936	3	0
Cash received for marine premiums . . . . .	84,613	16	11
Interest and dividends received from all sources . . .	126,122	17	1
Income from Life Department . . . . .	161,423	14	0
Gross Cash Income . . . . .	£586,096	11	0

## EXPENDITURES.

Cash paid for fire losses . . . . .	£87,320	4	0
Deduct salvage and re-insurance . . . . .	4,662	17	9
Net cash paid for fire losses . . . . .	£82,657	6	3
Cash paid for marine and inland losses, £44,854	0	10	
Deduct salvage and re-insurance . . . . .	5,364	9	6
Net cash paid for marine and inl'd losses, —————	39,489	11	4
Cash dividends paid . . . . .	107,586	0	0
Cash paid for commissions and brokerage . . . . .	39,149	9	2
for salaries of officers and employé's . . . . .	35,175	6	10
for state and local taxes . . . . .	4,943	5	9
in Life Department . . . . .	162,596	1	10
for incidental expenses . . . . .	22,585	12	6
Gross Cash Expenditures . . . . .	£494,182	13	8

## RISKS AND PREMIUMS.

RISKS AND PREMIUMS.				Premiums.		
Fire risks outstanding Dec. 31, 1877,	£61,647,541	0	0	£237,218	6	2
Fire risks written during 1878	59,909,811	0	0	213,936	3	0
Total	£121,557,352	0	0	£451,154	9	2
Deduct risks expired and terminated,	50,705,156	0	0	191,933	4	2
In force at end of year	£70,852,196	0	0	£259,221	5	0
Deduct amount re-insured	7,578,121	0	0	20,184	0	10
Net amount in force	£63,274,075	0	0	£239,037	4	2
Marine risks outstanding Dec. 31, 1877,	£2,724,027	0	0	£39,826	4	9
Marine risks written during 1878	10,197,048	0	0	98,645	3	4
Total	£12,921,075	0	0	£138,471	8	1
Deduct risks expired and terminated,	10,513,303	0	0	108,202	8	1
In force at end of year	£2,407,772	0	0	£30,269	0	0
Deduct amount re-insured	62,642	0	0	862	10	2
Net amount in force	£2,345,130	0	0	£29,406	9	10

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,  
LIVERPOOL, ENGLAND.

[Incorporated December, 1861. Commenced business March, 1862.]

PAID-UP CAPITAL, \$750,000.

CHARLES G. FOTHERGILL, *Manager and Secretary.*

*Sub-Manager, JAMES B. MOFFAT.*

*Office, No. 11 Dale Street, Liverpool.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$274,000 00	\$294,253 75
Alabama state bonds . . . . .	10,000 00	4,450 00
Lancashire and Yorkshire Railway stock . . . . .	112,050 00	134,055 50
Great Western Railway stock . . . . .	64,825 00	76,169 37
South-Eastern Railway stock . . . . .	20,000 00	23,850 00
Manch'r, Sheffield, and Lincolnshire R'y st'k, . . . . .	69,055 00	78,564 62
Midland Railway stock . . . . .	10,000 00	12,200 00
North Staffordshire Railway stock . . . . .	49,000 00	52,210 00
London and North-Western Railway stock . . . . .	12,500 00	12,546 87
Great Eastern Railway stock . . . . .	47,850 00	54,741 75
Furness Railway stock . . . . .	50,000 00	52,812 50
North British Railway stock . . . . .	15,000 00	14,287 50
Mersey Docks and Harbor Board bonds . . . . .	92,500 00	92,500 00
Italian rentes . . . . .	23,295 00	17,558 60
French rentes . . . . .	1,975 00	2,207 06
	\$852,050 00	\$922,407 52

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Maryport and Carlisle Railway stock . . . . .	\$12,237 50	\$10,250 00
Great Eastern Railway stock . . . . .	41,000 00	100,000 00
London and Brighton and So. Coast R'y stock,	71,500 00	
London and Brighton and So. Coast R'y stock,	6,025 00	
Midland Railway stock . . . . .	3,062 50	3,500 00
Maryport and Carlisle Railway stock . . . . .	2,225 00	
Great Eastern Railway stock . . . . .	23,062 50	20,000 00
Dutch Rhenish bonds . . . . .	2,750 00	
Furness Railway stock . . . . .	3,984 00	2,500 00
Great Eastern Railway stock . . . . .	2,562 50	
10 shares Pacific Steam Company . . . . .	2,000 00	3,750 00
300 " British and Foreign Insurance Co. . . . .	24,375 00	13,000 00
125 " Royal Insurance Company . . . . .	12,812 50	17,000 00.
100 " Liv. and London and Globe Ins. Co. . . . .	8,125 00	
50 " Royal Insurance Company . . . . .	5,125 00	5,000 00
25 " Liv. and London and Globe Ins. Co. . . . .	2,031 25	
370 " Liv. and London and Globe Ins. Co. . . . .	30,525 00	22,000 00
	<hr/> \$253,402 75	<hr/> \$197,000 00

#### SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate . . . . .	\$244,897 02
Loans on mortgage of real estate (first liens), . . . . .	13,387 50
Interest due or accrued thereon . . . . .	211 33
Stocks, bonds, etc., as per schedule . . . . .	922,407 52
Loans on collateral security, as per schedule . . . . .	197,000 00
Cash deposited in various banks . . . . .	107,254 82
Interest due and accrued . . . . .	15,931 25
Premiums in course of collection (gross) . . . . .	192,443 93
Rents due and accrued . . . . .	46 37
Re-insurance due . . . . .	15,482 12
Bills receivable . . . . .	914 14
Office furniture . . . . .	\$15,106 12
Gross Assets . . . . .	<hr/> \$1,709,976 00

#### LIABILITIES.

Losses adjusted, unpaid . . . . .	\$25,261 22
Losses claimed and reported . . . . .	75,720 40
Total amount of losses . . . . .	<hr/> \$100,981 62
Less re-insurance . . . . .	15,482 12
Net amount of unpaid losses . . . . .	<hr/> \$85,499 50
Unearned premiums on outstanding risks . . . . .	416,159 00
Dividends to stockholders unpaid . . . . .	486 25
Due and accrued for rent, salaries, etc. . . . .	1,618 00
State and local taxes . . . . .	1,797 15
Commissions and brokerage . . . . .	38,605 23

Miscellaneous . . . . .	\$8,779 21	
Gross Liabilities, except Capital . . . . .		\$552,944 34
Surplus as regards policy-holders . . . . .		\$1,157,031 66
Paid-up Capital . . . . .		750,000 00
Surplus over Capital . . . . .		\$407,031 66

## INCOME.

Cash received for fire premiums . . . . .	\$1,456,698 02	
Deduct re-insurance and return premiums . . . . .	208,223 17	
Net cash received for fire premiums . . . . .		\$1,248,474 85
Interest received on bonds and mortgages . . . . .		461 65
Interest and dividends received from all other sources . . . . .		34,352 62
Income from rents . . . . .		6,161 45
Profits on stocks sold, transfer fees, etc. . . . .		2,945 00
Received for premium on new issue of shares, \$200,000 00		
Received for increased capital . . . . .	250,000 00	
Gross Cash Income . . . . .		\$1,292,395 57

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$812,614 20	
Deduct salvage and re-insurance . . . . .	162,823 49	
Net cash paid for fire losses . . . . .		\$649,790 71
Cash dividends paid . . . . .		34,513 75
Cash paid for commissions and brokerage . . . . .		234,837 37
for salaries of officers and employes . . . . .		104,151 02
for state and local taxes . . . . .		7,745 36
for rents and incidentals . . . . .		37,016 83
Gross Cash Expenditures . . . . .		\$1,068,055 04

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 . . . . .	\$211,539,132 00	\$705,130 44
Fire risks written during 1878 . . . . .	437,009,400 00	1,456,698 02
Total . . . . .	\$648,548,532 00	\$2,161,828 46
Deduct risks expired and terminated . . . . .	336,386,100 00	1,249,395 98
In force at end of year . . . . .	\$312,162,432 00	\$912,432 48
Deduct amount re-insured . . . . .	24,276,600 00	80,922 16
Net amount in force . . . . .	\$287,885,832 00	\$831,510 32

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$12,956,944 00
Losses paid from organization of company . . . . .	7,962,025 00
Cash dividends declared from organization of company . . . . .	211,535 00
Dividends declared during the year . . . . .	35,000 00
Losses incurred during the year . . . . .	649,790 71
Company's stock owned by directors . . . . .	152,687 00

LA MÉTROPOLE COMPAGNIE D'ASSURANCES MOBILIÈRE  
ET IMMOBILIÈRE OF PARIS, FRANCE.

[Incorporated May 28, 1879. Commenced business June 1, 1879.]

PAID-UP CAPITAL, 5,000,000 francs.

J. OGENNE, *President*.

*Manager*, L. COLOMBET.

*Office, No. 26 Avenue de l'Opera, Paris.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
French government bonds . . . .	fr. 2,800,000 00	fr. 2,680,200 00
East Railway bonds . . . . .	1,000,000 00	756,000 00
Paris, Lyons, and Mediter. Railw'y bonds . .	500,000 00	387,250 00
South Railway bonds . . . . .	1,000,000 00	762,000 00
	<hr/>	<hr/>
	fr. 5,300,000 00	fr. 4,585,450 00

SUMMARY OF ASSETS SEPT. 30, 1879.

Bonds, etc., as per schedule . . . .	fr. 4,585,450 00
Cash in the office of the company . . .	54,588 20
Cash deposited in various banks . . .	360,379 20
Premiums in course of collection (gross) .	62,353 15
Gross Assets . . . . .	<hr/>
	fr. 5,062,770 55

LIABILITIES.

Losses claimed and reported . . . .	fr. 14,820 55
Unearned premiums on outstanding risks .	88,645 80
Due and accrued for rent, salaries, etc. .	35,000 00
Commissions and brokerage . . . . .	17,985 00
Gross Liabilities, except Capital . . . .	<hr/>
	156,451 35
Surplus as regards policy-holders . . . .	fr. 4,906,319 20
Paid-up Capital . . . . .	5,000,000 00
	<hr/>
Impairment of Capital . . . . .	fr. 93,680 80

INCOME.

Cash received for fire premiums . . . .	fr. 114,938 35
Interest and dividends received from all sources . .	31,825 00
	<hr/>
Gross Cash Income . . . . .	fr. 146,763 35

EXPENDITURES.

Cash paid for fire losses . . . . .	fr. 1,370 66
for commissions and brokerage . . . .	39,954 45
for salaries of officers and employés . . .	50,670 35
for state and local taxes . . . . .	35,229 30
for incidentals . . . . .	87,216 25
	<hr/>
Gross Cash Expenditures . . . . .	fr. 214,441 01

## RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879 . . .	fr. 43,905,830 00	fr. 177,291 60
In force at end of year . . .	fr. 43,905,830 00	fr. 177,291 60

## MISCELLANEOUS.

Premiums received from organization of company . . .	fr. 177,291 60
Losses paid from organization of company . . .	1,370 66
Losses incurred during the year . . . . .	16,191 21
Company's stock owned by directors . . . . .	325,000 00

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,  
LONDON AND EDINBURGH, GREAT BRITAIN.

[Incorporated 1809. Commenced business 1809.]

PAID-UP CAPITAL, \$1,250,000.

GEORGE H. BURNETT, *Manager.**Secretary, F. W. LANCE.**Offices, No. 61 Threadneedle Street, London; 64 Prince Street, Edinburgh.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$2,080,000 00	\$2,142,822 50
Alabama state bonds, 8s . . . . .	10,000 00	4,000 00
Virginia state bonds . . . . .	56,000 00	25,553 00
Illinois state bonds, 5s . . . . .	15,000 00	12,483 02
Tennessee state bonds, 6s . . . . .	26,000 00	8,822 55
South Carolina state bonds, 6s . . . . .	11,500 00	4,600 00
New York city and county bonds, 7s . . . . .	49,000 00	49,980 00
Baden government bonds . . . . .	fl. 60,000	21,680 67
Wurtemberg government bonds . . . . .	40,000	13,381 27
Prussian consolidated loans . . . . .	th. 10,000	6,481 50
Saxon bonds, 4s . . . . .	12,000	8,167 45
Saxon bonds, 3s . . . . .	9,000	4,988 58
Lobau-Zittau Railway . . . . .	35,000	20,439 36
Bergische Markische . . . . .	2,300	1,469 92
Italian rentes . . . . .	L. 176,000	18,661 00
Massachusetts state bonds . . . . .	£10,000	50,000 00
Indian government bonds . . . . .	40,000	196,125 00
New three per cents . . . . .	50,000	235,156 25
Canadian government loan . . . . .	\$100,000	107,500 00
Baltimore and Ohio Railroad debentures . . . . .	£30,000	150,000 00
Montreal harbor bonds . . . . .	\$80,000 00	82,383 70
Ontario government certificates . . . . .	118,022 69	115,281 26
Deposit at Rio de Janeiro . . . . .	M. 10,000	4,635 42
at Pernambuco . . . . .	10,000	5,260 42
at Pesth, Hungary . . . . .	fl. 100,000	43,272 25
161 shares N. B. and M. Ins. Co. \$14,751 63		

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 \$3,333,145 12

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares N. B. and M. Insurance Co. . . . .	\$1,400 00	\$1,025 00
United States bonds, 5s . . . . .	265,600 00	250,000 00
Caledonian Railway . . . . .	121,250 00	115,000 00
North British Railway preference shares . . . . .		
United States bonds, 4½s . . . . .	25,000 00	22,500 00
Loaned on mortgage prop. and prom. notes . . . . .		87,500 00
		<hr/> \$176,025 00

#### SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate, . . . . .	\$1,611,931 90
Loans on mortgage of real estate (first liens), . . . . .	1,071,357 12
Stocks, bonds, etc., as per schedule . . . . .	3,333,145 12
Loans on collateral security, as per schedule . . . . .	476,025 00
Cash in the office of the company . . . . .	1,322 15
Cash deposited in various banks . . . . .	512,493 05
Interest due and accrued . . . . .	6,599 40
Premiums in course of collection (gross) . . . . .	1,286,958 60
Notes taken for marine and inland risks . . . . .	175,210 15
Due by Life Department . . . . .	135,917 55
Due by City of Glasgow B'k (in liquidation), . . . . .	6,673 18
Gross Assets . . . . .	<hr/> \$8,617,633 22

#### LIABILITIES.

Net amount of unpaid losses . . . . .	\$414,127 40
Unearned premiums on outstanding risks . . . . .	1,525,326 77
Interest due or accrued . . . . .	9,202 58
Due and accrued for rent, salaries, etc. . . . .	26,745 10
Bills payable . . . . .	23,148 75
Due other companies for re-insurance . . . . .	328,859 40
Superannuation fund . . . . .	71,851 20
Gross Liabilities, except Capital . . . . .	<hr/> 2,399,261 20
Surplus as regards policy-holders . . . . .	\$6,218,372 02
Paid-up Capital . . . . .	1,250,000 00
Surplus over Capital . . . . .	<hr/> \$4,968,372 02

#### INCOME.

Cash received for fire premiums . . . . .	\$5,828,599 98
Deduct re-insurance and return premiums . . . . .	1,252,619 67
Net cash received for fire premiums . . . . .	<hr/> \$4,575,980 31
Interest and dividends received from all sources . . . . .	304,616 00
Income from transfer fees . . . . .	206 25
Profits on foreign exchange . . . . .	16,305 68
Profits on sale of investments . . . . .	49,861 05
Premium reserve of 1877 brought into account . . . . .	1,513,357 10
Gross Cash Income . . . . .	<hr/> \$6,460,325 79

## EXPENDITURES.

Cash paid for fire losses . . . .	\$3,192,354 60
Deduct salvage and re-insurance . . . .	828,845 65
Net cash paid for fire losses . . . .	<u>\$2,363,508 95</u>
Cash dividends paid . . . . .	350,000 00
Cash paid for commissions and brokerage . . . .	683,466 35
for salaries of officers and employés . . . .	687,913 62
for state and local taxes . . . . .	8,327 60
Bad debts . . . . .	6,543 95
Premium suspense account . . . . .	<u>1,525,326 77</u>
Gross Cash Expenditures . . . . .	\$5,625,087 24

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 . .	\$984,662,655 00	\$3,026,714 20
Fire risks written during 1878 . . . .	1,544,212,315 00	4,575,980 31
Total . . . . .	<u>\$2,528,874,970 00</u>	<u>\$7,602,694 51</u>
Deduct risks expired and terminated . .	1,499,400,085 00	4,552,040 97
In force at end of year . . . . .	\$1,029,474,885 00	\$3,050,653 54

## MISCELLANEOUS.

Premiums received from organization of company . .	\$51,072,458 66
Losses paid from organization of company . . . .	30,626,598 50
Cash dividends declared from organization of company . .	5,730,681 16
Dividends declared during the year . . . . .	350,000 00
Fire losses incurred during the year . . . . .	2,363,508 95
Company's stock owned by directors . . . . .	108,468 75

## NORTHERN ASSURANCE COMPANY, LONDON, ENG.

[Incorporated 1836. Commenced business June, 1836.]

PAID-UP CAPITAL, \$750,000.

WILLIAM MILLER, *Chairman.* General Manager, ALEX. P. FLETCHER.*Offices, No. 3 King Street, Aberdeen; No. 1 Moorgate Street, London.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
New 3 per cent annuities . . . . .	£50,000 0 0	£45,465 0 10
Consolidated 3 per cent annuities . . . . .	30,000 0 0	28,536 17 6
Brisbane bridge bonds, 5s. . . . .	11,000 0 0	11,254 10 5
British Columbia government debentures . . . .	4,300 0 0	4,645 14 7
Canadian deposit . . . . .	\$100,000 00	19,665 16 0
Canadian debentures, 6s . . . . .	£10,000 0 0	10,000 0 0
Cape of Good Hope gov't debentures . . . . .	2,000 0 0	2,000 0 0
Cape of Good Hope bonds, 4½s . . . . .	10,000 0 0	9,950 0 0
Christchurch (N.Z.) bonds, 6s . . . . .	6,000 0 0	6,120 0 0

Auckland city bonds, 6s . . . .	£5,000	0	0	£1,861	14	0
Melbourne city bonds, 5s . . . .	4,000	0	0	4,001	4	2
Montreal city bonds, 5s . . . .	9,800	0	0	8,758	6	8
Corporation of Quebec bonds . . . .	1,900	0	0	1,791	11	9
Canadian Dominion registered stock, 4s .	10,000	0	0	8,753	4	0
“ “ Quebec loan . . . .	10,000	0	0	9,717	10	0
“ “ stock, 4s . . . .	10,000	0	0	9,012	1	0
Eastern Bengal Railway . . . .	50,000	0	0	61,381	2	1
Jamaica government bonds, 5s . . . .	1,800	0	0	1,800	0	0
Jamaica government bonds, 6s . . . .	1,200	0	0	1,203	10	7
Mauritius government debentures . . . .	10,000	0	0	11,689	7	8
Melbourne city bonds, 6s . . . .	300	0	0	304	13	4
Natal government debentures, 4½s . . . .	5,000	0	0	4,762	10	0
New South Wales government debentures .	10,700	0	0	9,992	1	1
New Zealand government debentures, 5s .	10,100	0	0	10,616	11	8
New Zealand government debentures, 4½s .	20,000	0	0	18,600	0	0
Otago debentures, 6s . . . .	2,000	0	0	2,167	18	2
Ontario government annuities . . . .	\$78,732	00		11,271	3	9
Queensland government debentures . . . .	£5,000	0	0	4,658	6	7
St. Christopher gov't debentures, 6s . .	3,100	0	0	2,993	12	2
St. Lucia government bonds, 6s . . . .	2,900	0	0	3,132	16	2
South Australian government debentures .	1,250	0	0	1,256	7	1
South Australian government bonds, 4s .	9,500	0	0	8,545	5	0
Straits Settlements government bonds . .	15,000	0	0	14,908	1	0
Trinidad government loan, 5s . . . .	22,700	0	0	22,825	14	11
Victoria government bonds, 6s . . . .	3,000	0	0	3,222	17	1
Victoria government debentures, 5s . . .	3,800	0	0	4,075	15	8
Victoria government debentures, 6s . . .	9,800	0	0	10,544	6	2
New Zealand government debentures, 4s .	10,000	0	0	9,050	0	0
Austrian silver rentes . . . .	15,000	0	0	8,005	0	3
Brazilian deposit, Para . . . .	rs. 10,000			801	15	5
Brazilian deposit, Rio de Janeiro . . .	10,000			985	0	0
Boston city bonds, 5s, 1869 . . . .	£10,000	0	0	10,600	0	0
Boston city bonds, 5s, 1873 . . . .	10,000	0	0	10,600	0	0
Providence city bonds, 5s . . . .	10,500	0	0	10,710	0	0
Chilian government bonds, 5s . . . .	18,000	0	0	9,545	16	8
Bergische Markische Railway debentures .	th. 59,800			7,386	7	3
Oberschlesische Railway debentures, 3½s .	5,000			646	18	3
Prussian state bonds . . . .	2,700			561	6	2
Rhein Nahe Railway debentures . . . .	32,500			4,739	12	10
Dutch Indian Railway bonds, 4½s . . .	£10,500	0	0	8,320	16	8
Dunabrug and Witepsk Railway . . . .	9,600	0	0	9,916	17	4
Imperial Brazilian loan, 5s . . . .	10,000	0	0	7,654	16	1
Massachusetts state bonds, 5s . . . .	17,600	0	0	18,656	0	0
Norwegian government bonds, 4½s . . .	10,000	0	0	9,607	14	2
Provincial Orel-Vitebsk Railway . . . .	6,000	0	0	5,019	5	0
St. Louis city bonds, 6s . . . .	8,000	0	0	8,640	0	0
Swedish government bonds, 4½s . . . .	10,000	0	0	9,628	16	8
Swiss investment . . . .	fr. 45,000			1,864	16	1

United States bonds . . . . .	\$721,000 00	£152,414 15 0
Wurtemberg state bonds . . . . .	fl. 20,000	1,313 8 7
Bell Brothers (limited) debentures . . . . .	£20,000 0 0	20,000 0 0
Chelsea water works debenture stock . . . . .	300 0 0	306 12 3
Evesham and Redditch Railway . . . . .	20,000 0 0	20,000 0 0
Gas-Light and Coke Co. debentures, 4s . . . . .	4,515 0 0	4,515 0 0
Great Eastern Railway debenture stock . . . . .	20,000 0 0	20,949 15 6
Grand Junction Water Works Co. . . . .	1,500 0 0	1,503 5 0
Isle of Wight Railway Co. deb. stock . . . . .	4,600 0 0	5,158 6 6
Isle of Wight R'y perp. deb. stock " B " . . . . .	27,039 0 0	31,432 0 0
Lambeth water works debenture stock . . . . .	345 0 0	345 0 0
London and St. Kath. Dock Co. debts. . . . .	2,000 0 0	2,000 0 0
Llynvi and Ogmores R'y debentures, 4½s . . . . .	10,778 0 0	10,778 0 0
Manchester, Sheffield, and Lincoln R'y . . . . .	5,000 0 0	4,992 5 10
Mersey Docks and Harbor Co. deb. . . . .	20,000 0 0	20,000 0 0
Millwall Dock Company debentures . . . . .	46,500 0 0	52,886 16 6
North Metropolitan Tramways Company . . . . .	5,000 0 0	5,000 0 0
Southwark and V. Water Co. debts., 4½s . . . . .	10,000 0 0	10,000 0 0
Southwark and V. Water Co. debts., 4s . . . . .	4,000 0 0	4,000 0 0
The Shotts Iron Company . . . . .	19,625 0 0	19,625 0 0
Weymouth and Portland Railway debts. . . . .	10,000 0 0	10,000 0 0
Chelsea water w'ks perp. pref'ce st'k, 4½s, . . . . .	1,810 0 0	1,822 2 9
City of Glasgow Un. R'y pref. st'k " F," . . . . .	10,000 0 0	11,641 10 7
Gas-Light and Coke Co. pref. stock, 5s . . . . .	500 0 0	500 0 0
Gt. Eastern R'y pref'ce stock, 5s, 1862 . . . . .	10,600 0 0	10,918 5 9
"      "      "      1863 . . . . .	7,000 0 0	7,182 17 0
"      "      "      1864 . . . . .	10,000 0 0	10,134 19 2
London, B., and So. Coast R'y stock, 5s . . . . .	10,000 0 0	10,470 4 8
London and St. Kath. Dock Co. pref. st'k, . . . . .	10,000 0 0	10,000 0 0
London and St. Kath. Dock Co. new stock, . . . . .	7,000 0 0	7,375 0 0
Llynvi and Ogmores Railway, 6s . . . . .	27,900 0 0	33,439 18 4
North British Railway pref. stock, 4½s . . . . .	15,000 0 0	14,365 12 2
North Staffordshire Railway pref. stock . . . . .	10,550 0 0	10,987 18 4
Southwark and V. Water Co. stock, 5s . . . . .	9,000 0 0	9,003 15 0
Weymouth and Portland Railway . . . . .	25,000 0 0	19,651 12 3
Great North of Scotland Railway . . . . .	7,716 0 0	8,054 6 5
Caledonian Railway Company . . . . .	30,920 0 0	31,336 16 4
East London Water Works Company . . . . .	3,000 0 0	4,338 9 11
Gas-Light and Coke Co., " H " stock . . . . .	3,125 0 0	4,445 5 0
Gas-Light and Coke Co., " A " stock . . . . .	8,030 0 0	14,089 10 3
Grand Junction Water Works Company . . . . .	2,000 0 0	3,199 0 5
Lambeth Water Works Company . . . . .	2,040 0 0	2,910 0 0
Southwark and Vauxhall W. W. Co. . . . .	6,600 0 0	7,405 8 0
Rent charges . . . . .	-	14,518 6 8

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 £1,192,437 14 1

\$5,962,188 52

Securities held as collateral for cash loans:—

	Loaned thereon.
Parochial and other public loans . . . . .	£187,987 12 9
On life interest . . . . .	29,075 18 11
On reversions . . . . .	44,873 7 2
Company's policies assigned . . . . .	48,147 0 8
On personal security . . . . .	11,195 8 9
On Indian and Colonial government securities . . . . .	30,000 0 0
On stocks of sundry companies . . . . .	16,254 13 0
On railway preference shares . . . . .	24,000 0 0
	<hr/>
	£391,534 1 3
	\$1,957,670 31

#### SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate . . . . .	\$385,546 27
Loans on mortgage of real estate (first liens), . . . . .	2,768,848 27
Stocks, bonds, etc., as per schedule . . . . .	5,962,188 52
Loans on collateral security, as per schedule, . . . . .	1,957,670 31
Cash in the office of the company . . . . .	1,775 21
Cash deposited in various banks . . . . .	435,560 73
Interest due and accrued . . . . .	152,218 96
Premiums in course of collection (gross) . . . . .	58,977 85
Bills receivable not matured . . . . .	111,898 12
Due from other companies and agents . . . . .	489,360 23
Stamps, \$1,502.27; rents due, \$1,494.00 . . . . .	2,996 27
Life interests . . . . .	10,994 82
Reversions . . . . .	161,985 02
Gross Assets . . . . .	<hr/> \$12,500,020 58

#### LIABILITIES.

Net amount of unpaid losses . . . . .	\$291,118 67
Unearned premiums on outstanding risks . . . . .	676,148 75
Life and annuity reserve fund . . . . .	7,104,640 65
Bills payable not matured . . . . .	6,125 00
Dividends to stockholders unpaid . . . . .	6,405 39
Due and accrued for rent, salaries, etc. . . . .	35,378 56
Due other companies and agents . . . . .	118,705 77
Gross Liabilities, except Capital . . . . .	<hr/> 8,238,522 79
Surplus as regards policy-holders . . . . .	\$4,261,497 79
Paid-up Capital . . . . .	750,000 00
Surplus over Capital . . . . .	<hr/> \$3,511,497 79

#### INCOME.

Cash received for fire premiums . . . . .	\$2,028,446 27
Cash received for life premiums . . . . .	789,085 36
Interest and dividends received from all sources . . . . .	536,250 96
Income from all other sources . . . . .	15,467 88
Gross Cash Income . . . . .	<hr/> \$3,369,250 47

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$900,092 29
Net cash paid for life losses . . . . .	469,132 85
Cash dividends paid . . . . .	318,750 00
Cash paid surrender of life policies . . . . .	53,877 08
to annuitants . . . . .	32,921 04
for commissions and brokerage . . . . .	308,433 50
for salaries of officers and employés . . . . .	366,488 69
for state and local taxes . . . . .	28,314 17
for incidentals . . . . .	14,350 81

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Gross Cash Expenditures . . . . .	\$2,492,360 43
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## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 . . . . .	\$438,114,000 00	\$1,345,727 78
Fire risks written during 1878 . . . . .	660,379,000 00	2,028,446 27
Total . . . . .	\$1,098,493,000 00	\$3,374,174 05
Deduct risks expired and terminated . . . . .	658,240,200 00	2,021,876 53
In force at end of year . . . . .	\$440,252,800 00	\$1,352,297 52

## MISCELLANEOUS.

Premiums received from organization of company (fire),	\$24,780,698 00
Losses paid from organization of company (fire) . . . . .	14,361,381 00
Cash dividends declared from organization of company . . . . .	2,370,836 88
Fire losses incurred during the year . . . . .	900,092 29
Company's stock owned by directors . . . . .	145,275 00

# NORTH GERMAN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated May 28, 1868. Commenced business June 1, 1868.]

PAID-UP CAPITAL, 900,000 marks.

A. E. SCHMIDT, *President.*      *Managing Director,* CLEMENS PERGER.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Norwegian state bonds, 1874 . . . . .	mk. 50,000 00	mk. 49,087 00
Norwegian state bonds, 1878 . . . . .	91,800 00	87,439 50
Altona Kiel Railway bonds . . . . .	50,000 00	50,872 50
United States bonds . . . . .	\$299,500 00	1,312,371 58

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mk. 1,499,771 08

## SUMMARY OF ASSETS DEC. 31, 1878.

	Mk.	pfg.
Loans on mortgage of real estate (first liens),	52,500	00
Stocks, bonds, etc., as per schedule .	1,499,771	08
Cash in the office of the company . .	2,312	16
Cash deposited in various banks . .	80,706	63
Premiums in course of collection (gross)	255,194	02
Bills of exchange . . . . .	330,153	94
Gross Assets . . . . .	2,220,637	83

## LIABILITIES.

	Mk.	pfg.
Losses adjusted, unpaid . . . . .	22,400	00
Losses claimed and reported . . . . .	77,242	72
Total amount of losses . . . . .	99,642	72
Less re-insurance . . . . .	59,601	19
Net amount of unpaid losses . . . . .	40,041	53
Unearned premiums on outstanding risks	409,032	95
All other liabilities . . . . .	274,975	83
Gross Liabilities, except Capital . . . . .	724,050	31
Surplus as regards policy-holders . . . . .	1,496,587	52
Paid-up Capital . . . . .	900,000	00
Surplus over Capital . . . . .	596,587	52

## INCOME.

	Mk.	pfg.
Cash received for fire premiums . . . . .	1,511,725	22
Deduct re-insurance and return premiums,	763,496	13
Net cash received for fire premiums . . . . .	748,229	09
Interest received on bonds and mortgages . . . . .	4,638	00
Interest and dividends received from all sources . . . . .	84,279	63
Gross Cash Income . . . . .	837,146	72

## EXPENDITURES.

	Mk.	pfg.
Cash paid for fire losses . . . . .	413,680	19
Deduct salvage and re-insurance . . . . .	166,849	68
Net cash paid for fire losses . . . . .	246,830	51
Cash dividends paid . . . . .	75,000	00
Cash paid for commissions and brokerage . . . . .	116,884	67
Cash paid for salaries and taxes . . . . .	155,938	42
Gross Cash Expenditures . . . . .	594,653	60

## RISKS AND PREMIUMS.

	Mk.	pfg.	Premiums. Mk.	pfg.
Fire risks outstanding Dec. 31, 1877,	121,514,796	00	535,101	98
Fire risks written during 1878 . .	270,393,405	00	1,511,725	22
Total . . . . .	391,908,201	00	2,046,827	20
Deduct risks expired and terminated,	181,683,485	00	623,124	97
In force at end of year . . . .	210,224,716	00	1,423,702	23
Deduct amount re-insured . . .	64,860,049	00	618,838	14
Net amount in force . . . . .	145,364,667	00	804,864	09

## MISCELLANEOUS.

	Mk.	pfg.
Premiums received from organization of company . .	6,920,363	90
Losses paid from organization of company . . . .	1,912,573	39
Cash dividends declared from organization of company .	298,950	00
Fire losses incurred during the year . . . . .	269,706	04
Company's stock owned by directors . . . . .	330,000	00

NORWICH UNION FIRE INSURANCE COMPANY, NORWICH,  
ENGLAND.

[Incorporated 1797. Commenced business 1797.]

PAID-UP CAPITAL, \$330,000.

HARRY S. PATTESON, *President*.      *Secretary*, CHARLES E. BIGNOLD.*Office, Surrey Street, Norwich.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Bank of England stock . . . . .	\$130,000 00	\$332,800 00
3 per cent consols . . . . .	540,000 00	510,975 00
3 per cent annuities . . . . .	252,769 00	235,075 25
India 4 per cents . . . . .	63,647 50	63,647 50
East India Railway debenture stock . . . .	60,000 00	66,000 00
Cornwall Railway debenture stock . . . .	65,000 00	73,450 00
Manchester, Sheffield, and Lincolnshire Rail- way stock . . . . .	100,000 00	111,000 00
North-Eastern Railway debenture stock . .	33,500 00	34,505 00
South Indian Railway debenture stock . .	150,000 00	159,000 00
	\$1,394,916 50	\$1,586,452 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
7 shares Norwich Union Insurance Company .	\$17,500 00	\$2,500 00

## SUMMARY OF ASSETS SEPT. 28, 1878.

Cash value of unencumbered real estate . . . . .	\$119,271	56
Loans on mortgage of real estate (first liens) . . . . .	235,000	00
Stocks, bonds, etc., as per schedule . . . . .	1,586,452	75
Loans on collateral security, as per schedule . . . . .	2,500	00
Cash deposited in various banks . . . . .	725,481	40
Interest due and accrued . . . . .	15,949	55
Premiums in course of collection (gross) . . . . .	102,014	20
London Salvage Corps Building Fund . . . . .	3,605	00
Engines, etc. . . . .	7,500	00
Gross Assets . . . . .	—————	\$2,797,777 46

## LIABILITIES.

Net amount of unpaid losses . . . . .	\$107,320	58
Unearned premiums on outstanding risks . . . . .	575,536	48
Dividends to stockholders unpaid . . . . .	42,712	73
All other liabilities . . . . .	2,000	00
Gross Liabilities, except Capital . . . . .	—————	727,569 79
Surplus as regards policy-holders . . . . .	\$2,070,207	67
Paid-up Capital . . . . .	330,000	00
Surplus over Capital . . . . .	—————	\$1,740,207 67

## PHENIX ASSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated 1782. Commenced business 1783.]

PAID-UP CAPITAL. £71,918 15 0.

OCTAVIUS E. COOPE, *Chairman.*      *Secretary,* JOHN J. BROOMFIELD.  
*Office, No. 19 Lombard Street, London.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.			Market value.		
3 per cent consolidated annuities . . . . .	£200,000	0	0	£189,500	0	0
New 3 per cent annuities . . . . .	100,000	0	0	93,250	0	0
Canada 5 per cent inscribed stock . . . . .	10,300	0	0	10,712	0	0
Canada Dominion stock . . . . .	10,309	5	8	10,309	5	8
India 4 per cent assn's . . . . .	20,000	0	0	20,050	0	0
“ “ debentures . . . . .	15,000	0	0	14,925	0	0
“ “ loans . . . . .	25,000	0	0	20,000	0	0
East India Railway debenture stock . . . . .	20,000	0	0	22,000	0	0
London and No.-Western Railway st'k, . . . . .	10,000	0	0	10,500	0	0
South-Eastern 5 per cent consolid. st'k, . . . . .	10,000	0	0	12,200	0	0
London, Brighton, and S. Coast R'y st'k, . . . . .	10,000	0	0	11,500	0	0
North Staffordshire debenture stock . . . . .	10,000	0	0	10,725	0	0
Great Eastern 5 per cent debenture st'k, . . . . .	4,000	0	0	4,880	0	0
East Indian Railway debentures . . . . .	60,000	0	0	60,000	0	0
Loaned on life policies . . . . .	3,079	10	0	3,079	10	0

Gas-Light and Coke Company's stock .	£20,000	0	0	£20,000	0	0
Land Securities Company debentures .	40,000	0	0	40,000	0	0
Cape of Good Hope bonds . . . .	20,000	0	0	18,425	0	0
Victoria 4 per cent bonds . . . .	20,000	0	0	17,882	0	0
South Australian bonds . . . . .	20,000	0	0	18,125	0	0
	<hr/>			<hr/>		
	£627,688	15	8	£608,062	15	8

## SUMMARY OF ASSETS DEC. 25, 1878.

Cash value of unencumbered real estate, £	118,949	9	5			
Loans on mort. of real estate (first liens),	185,957	10	0			
Interest due or accrued thereon . . .	411	10	0			
Stocks, bonds, etc., as per schedule .	608,062	15	8			
Cash in the office of the company . . .	295	2	5			
Cash deposited in various banks . . .	35,365	5	3			
Interest due and accrued . . . . .	7,207	10	0			
Premiums in course of collection (gross),	54,175	4	8			
Notes taken for marine and inl'd risks,	11,000	15	0			
Gross Assets . . . . .	<hr/>			£1,021,425	2	5

## LIABILITIES.

Net amount of unpaid losses . . . .	£60,150	0	0			
Unearned prems. on outstanding risks,	262,655	17	7			
Dividends to stockholders unpaid . .	2,067	0	0			
Gross Liabilities, except Capital . . .	<hr/>			324,872	17	7
Surplus as regards policy-holders . . .				£696,552	4	10
Paid-up Capital . . . . .				71,918	15	0
Surplus over Capital . . . . .				£624,633	9	10

## INCOME.

Cash received for fire premiums . . .	£525,311	15	3			
Deduct re-insurance and return prems.	14,323	2	10			
Net cash received for fire premiums . .	<hr/>			£510,988	12	5
Interest received on bonds and mortgages . . .				7,093	16	9
Interest and dividends received from all other sources .				29,721	9	2
Gross Cash Income . . . . .				£547,803	18	4

## EXPENDITURES.

Cash paid for fire losses . . . . .				£257,937	6	5
dividends paid . . . . .				131,079	0	0
paid for commissions and brokerage . . .				75,720	14	7
paid for salaries of officers and employés .				54,468	7	10
Gross Cash Expenditures . . . . .				£519,205	8	10

## RISKS AND PREMIUMS.

				Premiums.		
Fire risks outstanding Dec. 31, 1877,	£157,136,400	0	0	£523,788	0	0
Fire risks written during 1878	157,593,478	0	0	525,311	15	3
Total	£314,729,878	0	0	£1,049,099	15	3
Deduct risks expir'd and terminated,	152,781,300	0	0	509,271	0	0
In force at end of year.	£161,948,578	0	0	£539,828	15	3
Deduct amount re-insured	4,355,100	0	0	14,517	0	0
Net amount in force	£157,593,478	0	0	£525,311	15	3

## MISCELLANEOUS.

Premiums received from organization of company,	£19,621,799	12	0
Losses paid from organization of company	12,323,542	16	0
Cash dividends declared from organization of company,	4,054,332	12	6
Losses incurred during the year	248,385	0	0

## QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated Aug. 19, 1858. Commenced business Aug. 19, 1858.]

PAID-UP CAPITAL, £180,035.

JAMES M. WILSON, *Manager*. Sub-Manager, THOMAS W. THOMPSON.

*Office, Queen Insurance Building, Liverpool.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Cost value.		
United States bonds, 6s	\$720,000 00	£143,525 16 11		
United States bonds, 5s	425,000 00	90,730 0 9		
Canadian bonds, 5s	£10,500 0 0	10,500 0 0		
New Dominion bonds, 6s	20,000 0 0	20,000 0 0		
Melbourne city bonds, 6s	7,000 0 0	7,073 0 0		
Geelong city bonds, 6s	250 0 0	250 0 0		
Dunedin city bonds, 7s	1,200 0 0	1,246 0 0		
British government consols, 3s	5,000 0 0	4,572 1 1		
Bombay, Baroda, and C. India R'y stock,	5,000 0 0	5,188 17 6		
Great Indian Peninsular Railway stock	15,000 0 0	16,494 4 11		
Great Western preference stock	20,000 0 0	21,941 13 4		
North British Monkland Railway, 6s	2,500 0 0	3,253 2 0		
Lancashire and Yorkshire pref. shares	35,000 0 0	39,080 0 0		
Lancashire and Yorkshire ordinary shares,	3,000 0 0	3,801 6 7		
Caledonian Railway stock	10,000 0 0	11,149 17 6		
Great Western Railway stock	11,300 0 0	11,494 5 4		

Indian government bonds (new), 4s,	£122,000	0	0	£9,914	6	10
Inman Steamship Company bonds . . .	5,000	0	0	5,000	0	0
North-Eastern Railway ordinary stock . .	7,000	0	0	9,795	18	3
Glasg., Hamilton, and Bothwell R'y st'k,	2,000	0	0	2,897	2	1
Oude and Rohilkund R'y debentures . .	10,000	0	0	9,862	10	0
East Indian Railway debentures . . .	10,000	0	0	10,015	2	6
Caledonian Railway preference shares . .	234	0	0	336	7	6
West Derby Union bonds . . . . .	7,000	0	0	7,000	0	0
East Molesey Local Board bonds . . . .	1,850	0	0	1,850	0	0
<hr/>						
				£446,971	13	1

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
London and North-Western R'y stock . . }	£2,587 10 0	£2,300 0 0
South-Eastern Railway stock . . . . }		
North-Eastern Railway stock . . . . }		
Great Western Railway of Canada stock, }		
Lancashire and Yorkshire Railway stock,	3,545 12 2	3,000 0 0
London, Brighton, and S. Coast R'y st'k,	3,900 0 0	2,850 0 0
Loaned on life interests, etc. . . . .		27,848 13 6
Loaned on personal security . . . . .		16,648 14 3
<hr/>		
£52,647 7 9		

#### SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate,	£183,171	2	11
Loans on mort. of real estate (first liens),	131,839	16	4
Interest due or accrued thereon . . .	2,714	15	10
Stocks, bonds, etc., as per schedule . .	446,971	13	1
Loans on collat'l security, as per schedule,	52,647	7	9
Cash in the office of the company . . .	218	18	11
Cash deposited in various banks . . .	49,223	15	1
Interest due and accrued . . . . .	6,935	18	10
Premiums in course of collection (gross),	9,400	18	2
Rents due and accrued . . . . .	2,516	6	0
Re-insurance due from other companies .	8,926	14	10
Balances due from branches . . . . .	40,403	13	10
Furniture, etc. . . . .	£2,987	19	3
Gross Assets . . . . .	<hr/>		
	£934,971	1	7

#### LIABILITIES.

Net amount of unpaid losses . . . . .	£41,978	9	9
Unearned premiums on outstanding risks,	91,254	17	9
Life and annuity reserve fund . . . .	324,624	6	4
Dividends to stockholders unpaid . . .	183	9	0
Due and accrued for rent, salaries, etc. .	5,547	8	2

Due other companies . . . . .	£41,746	5	4
Foreign drafts not matured . . . . .	1,805	3	6
Gross Liabilities, except Capital . . . . .	£507,139	19	10
Surplus as regards policy-holders . . . . .	£427,831	1	9
Paid-up Capital . . . . .	180,035	0	0
Surplus over Capital . . . . .	£247,796	1	9

## INCOME.

Cash received for fire premiums . . . . .	£456,274	8	9
Interest and dividends received from all sources . . . . .	24,455	15	11
Income from transfer fees, £126 10 0; life profits, £11,629 14 8 . . . . .	11,756	4	8
Gross Cash Income . . . . .	£492,486	9	4

## EXPENDITURES.

Cash paid for fire losses . . . . .	£251,661	16	4
dividends paid . . . . .	27,005	5	0
paid for commissions and brokerage . . . . .	79,657	8	0
paid for salaries and taxes . . . . .	53,567	10	8
Gross Cash Expenditures . . . . .	£411,892	0	0

## RISKS AND PREMIUMS.

				Premiums.
Fire risks outstanding Dec. 31, 1877,	£47,522,100	0	0	£180,353 9 10
Fire risks written during 1878 . . . . .	165,122,000	0	0	626,646 4 8
Total . . . . .	£212,644,100	0	0	£806,999 14 6
Deduct risks expired and terminated, . . . . .	119,659,900	0	0	454,118 3 1
In force at end of year . . . . .	£92,984,200	0	0	£352,881 11 5
Deduct amount re-insured . . . . .	44,893,000	0	0	170,371 15 11
Net amount in force . . . . .	£48,091,200	0	0	£182,509 15 6

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	£3,783,172	0	0
Losses paid from organization of company . . . . .	2,474,225	0	0
Cash dividends declared from organization of company . . . . .	258,934	0	0
Fire losses incurred during the year . . . . .	251,661	16	4
Company's stock owned by directors . . . . .	22,279	0	0

# COMPAGNIE DE RÉASSURANCES GÉNÉRALES, PARIS, FRANCE.

[Incorporated June 26, 1879. Commenced business July 1, 1879.]

PAID-UP CAPITAL, 8,750,000 francs.

FERDINAND BARROT, *President.*

*Manager, A. NIVERT.*

*Office, No. 19 Rue Monsigny, Paris.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
French government bonds, 5s. . . .	fr. 5,000,000 00	fr. 5,932,500 00
French government bonds, 3s. . . .	1,000,000 00	838,000 00
French government redeemable bonds, 3s, . . . .	1,000,000 00	865,500 00
Paris, Lyons, and Mediter. R'y bonds . . . .	325,000 00	251,712 50
South Railway bonds . . . . .	325,000 00	247,650 00
East Railway bonds . . . . .	325,000 00	245,700 00
Orleans Railway bonds . . . . .	325,000 00	250,900 00
	<hr/>	<hr/>
	fr. 8,300,000 00	fr. 8,631,962 50

## SUMMARY OF ASSETS SEPT. 30, 1879.

Stocks, bonds, etc., as per schedule, . . . .	fr. 8,631,962 50
Cash in the office of the company . . . . .	7,203 57
Cash deposited in bank . . . . .	181,549 65
Premiums in course of collection (gross). . . .	226,648 60
Gross Assets . . . . .	<hr/>
	fr. 9,047,364 32

## LIABILITIES.

Losses claimed and reported . . . . .	fr. 12,146 34
Unearned premiums on outstanding risks, . . . .	115,458 72
Due and accrued for rent, salaries, etc. . . . .	20,000 00
State and local taxes . . . . .	51,738 10
Commissions and brokerage . . . . .	58,219 55
Gross Liabilities, except Capital . . . . .	<hr/>
	257,562 71
Surplus as regards policy-holders . . . . .	<hr/>
	fr. 8,789,801 61
Paid-up Capital . . . . .	8,750,000 00
	<hr/>
Surplus over Capital . . . . .	fr. 39,801 61

## INCOME.

Cash received for fire premiums . . . . .	fr. 4,268 83
Interest and dividends received from all sources . . . .	74,728 75
Income from all other sources . . . . .	51,738 10
	<hr/>
Gross Cash Income . . . . .	fr. 130,735 68

## EXPENDITURES.

Cash paid for fire losses . . . . .	fr. 970 98
for commissions and brokerage . . . . .	1,067 22
for salaries of officers and employés . . . . .	13,945 33
for state and local taxes . . . . .	49,266 95
for incidentals . . . . .	39,551 00
Gross Cash Expenditures . . . . .	fr. 101,801 48

## RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1879 . . . . .	fr. 107,749,470 00	fr. 230,917 43
In force at end of year . . . . .	fr. 107,749,470 00	fr. 230,917 43

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	fr. 230,917 43
Losses paid from organization of company . . . . .	970 98
Fire losses incurred during the year . . . . .	13,117 32
Company's stock owned by directors . . . . .	450,000 00

## ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated May 31, 1845. Commenced business June 13, 1845.]

PAID-UP CAPITAL, \$1,447,725.

JOHN H. McLAREN, *Manager and Secretary.*

*Sub-Manager, DIGBY JOHNSON.*

*Office, No. 1 North John Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s . . . . .	£41,666 13 4	£42,600 0 0
“ “ 10-40 bonds reg. . . . .	38,541 13 4	40,006 5 0
“ “ funded loan, 5s . . . . .	13,541 13 4	13,877 10 0
“ “ currency bonds reg. . . . .	317,708 6 8	365,428 2 6
British reduced annuities . . . . .	130,000 0 0	123,500 0 0
Canadian consolidated stock . . . . .	11,000 0 0	11,110 0 0
Canada Dominion stock . . . . .	19,927 16 9	20,525 13 5
Italian consolidated stock . . . . .	4,814 16 3	3,640 0 0
London and North-Western R'y stock, . . . . .	237,364 18 9	264,455 1 1
Lancashire and Yorkshire Railway stock, . . . . .	89,633 15 0	108,256 15 3
North-Eastern Railway stock . . . . .	131,770 0 0	147,977 11 0
Great Northern Railway stock . . . . .	127,580 0 0	136,445 12 0
Midland Railway stock . . . . .	133,883 15 0	160,798 2 2
North-Eastern Railway stock . . . . .	14,225 0 0	17,183 15 0
Great Western Railway stock . . . . .	137,330 0 0	165,797 16 0
London and North-Western R'y stock . . . . .	72,045 0 0	83,658 12 0
Shrewsbury and Hereford Railway stock, . . . . .	7,910 0 0	11,074 0 0

Furness Railway stock . . . .	£15,330	0	0	£25,925	4	0
Manch., Sheffi'ld, and Linconsh'e R'y st'k, 73,834	8	1		89,629	7	7
Whitehaven, C., and Egremont R'y st'k, 630	0	0		630	0	0
Great Eastern Railway stock . . . .	12,957	0	0	12,704	12	2
North Staffordshire Railway stock . . . .	36,220	0	0	40,947	10	0
North and So - Western Junc. R'y stock, 2,240	0	0		3,808	0	0
London, Brighton, and S. Coast R'y st'k, 4,000	0	0		4,800	0	0
	<hr/>			<hr/>		
	£1,674,154	16	6	£1,894,779	9	2
				\$9,473,897	29	

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Loans on security of various British railway stocks and shares, with margin of from 16 $\frac{3}{4}$ to 75 $\frac{1}{4}$ per cent above amount loaned . . . . .	£689,209 0 0	£524,940 7 7
Corporation of Birmingham . . . . .		30,000 0 0
“ Liverpool . . . . .		78,804 2 0
“ London . . . . .		25,125 0 0
“ Leeds . . . . .		30,000 0 0
“ Plymouth . . . . .		21,000 0 0
“ Manchester . . . . .		9,034 2 2
“ Burton-on-Trent . . . . .		41,632 1 5
“ Birkenhead . . . . .		33,519 16 3
Various towns and township bonds . . . . .		69,624 14 3
Liverpool Exchange Building Company bonds . . . . .		118,600 0 0
Liverpool United Gas-Light Company bonds . . . . .		30,000 0 0
Mersey Docks and Harbor Board bonds . . . . .		200,737 1 2
London and St. Katharine Dock Company bonds . . . . .		8,000 0 0
Loaned on life policies . . . . .		121,306 6 8
		<hr/>
		£1,342,323 11 6
		\$6,711,617 88

#### SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate . . . . .	\$1,056,564 95
Loans on mortgage of real estate (first liens*), 3,817,410	35
Stocks, bonds, etc., as per schedule . . . . .	9,473,897 29
Loans on collateral security, as per schedule, 6,711,617	88
Cash in the office of the company . . . . .	865 57
Cash deposited in various banks . . . . .	466,685 62
Interest due and accrued . . . . .	237,728 88
Premiums in course of collection (gross) . . . . .	379,798 05
Gross Assets . . . . .	<hr/> \$22,144,568 59

#### LIABILITIES.

Net amount of unpaid losses . . . . .	\$227,265 55
Unearned premiums on outstanding risks . . . . .	2,307,371 16
Reclaimable on perpetual fire policies . . . . .	19,415 86

\* Total value of property mortgaged . . . . . \$7,195,293 00

Life and annuity reserve fund . . .	\$11,679,550 00
Dividends to stockholders unpaid . . .	13,685 84
Agency and incidental expenses due . . .	135,840 49
Gross Liabilities, except Capital . . .	<u>\$14,383,128 90</u>
Surplus as regards policy-holders . . . . .	\$7,761,439 69
Paid-up Capital . . . . .	<u>1,447,725 00</u>
Surplus over Capital . . . . .	\$6,313,714 69

## INCOME.

Cash received for fire premiums . . . . .	\$3,879,358 73
Income from all other sources . . . . .	<u>378,683 08</u>
Gross Cash Income . . . . .	\$4,258,041 81

## EXPENDITURES.

Net cash paid for fire losses . . . . .	\$1,907,810 77
Cash dividends paid . . . . .	434,317 50
Cash paid for commissions and brokerage . . . . .	534,189 98
for salaries of officers and employés . . . . .	315,695 15
for incidental expenses . . . . .	<u>277,711 92</u>
Gross Cash Expenditures . . . . .	\$3,469,725 32

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 . . . . .	\$990,420,920 00	\$4,353,626 40
Fire risks written during 1878 . . . . .	1,260,801,710 00	4,670,853 00
Total . . . . .	<u>\$2,251,222,630 00</u>	<u>\$9,024,479 40</u>
Deduct risks expired and terminated . . . . .	1,031,628,880	3,762,004 09
In force at end of year . . . . .	\$1,219,593,750 00	\$5,262,475 31
Deduct amount re-insured . . . . .	177,500,915 00	791,494 27
Net amount in force . . . . .	<u>\$1,042,092,835 00</u>	<u>\$4,470,981 04</u>

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$59,870,018 94
Losses paid from organization of company . . . . .	36,150,319 18
Cash dividends declared from organization of company . . . . .	5,657,499 38
Fire losses incurred during the year . . . . .	1,907,810 77
Company's stock owned by directors . . . . .	<u>179,775 00</u>

# SCOTTISH COMMERCIAL INSURANCE COMPANY, GLASGOW, SCOTLAND.

[Incorporated Aug. 8, 1865. Commenced business Aug. 14, 1865.]

PAID-UP CAPITAL, \$625,000.

ALEXANDER CRUM, *Chairman.* Secretary, EDWARD LITCHFIELD.  
*Office, No. 133 West George Street, Glasgow.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Cost value.
United States registered bonds . . . . .	\$561,000 00	\$598,978 08
Canada Dominion stock . . . . .	48,666 67	50,000 00
Carlton county debenture bonds . . . . .	5,000 00	5,183 94
Elgin county debenture bonds . . . . .	5,000 00	5,194 62
Lambton county debenture bonds . . . . .	14,256 22	15,297 29
Oxford county debenture bonds . . . . .	8,000 00	8,160 00
Sarnia town debenture bonds . . . . .	27,000 00	27,968 25
French rentes . . . . .	2,800 00	3,004 50
Madras Railway Company's stock . . . . .	5,000 00	5,450 00
	<hr/>	<hr/>
	\$676,722 89	\$719,236 68

Securities held as collateral for cash loans:—

	Par value.	Loaned thereon.
Cambrian Railway . . . . .	\$115,715 00	\$66,009 00

## SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate . . . . .	\$241,306 25
Loans on mortgage of real estate (first liens) . . . . .	191,688 37
Stocks, bonds, etc., as per schedule . . . . .	719,236 68
Loans on collateral security, as per schedule . . . . .	66,009 00
Cash in the office of the company . . . . .	258 52
Cash deposited in various banks . . . . .	75,927 91
Interest due and accrued . . . . .	4,570 75
Premiums in course of collection (gross) . . . . .	245,142 87
Notes taken for fire risks . . . . .	742 98
Proprietors' proportion of life profits . . . . .	5,245 50
Gross Assets . . . . .	<hr/> \$1,550,128 83

## LIABILITIES.

Net amount of unpaid losses . . . . .	\$146,875 00
Unearned premiums on outstanding risks . . . . .	533,993 88
Dividends to stockholders unpaid . . . . .	556 50
Building redemption fund . . . . .	4,500 00
Due for borrowed money . . . . .	20,000 00
Commissions, brokerage, etc. . . . .	36,771 00
Gross Liabilities, except Capital . . . . .	<hr/> 742,696 38
Surplus as regards policy-holders . . . . .	\$807,432 45
Paid-up Capital . . . . .	625,000 00
Surplus over Capital . . . . .	<hr/> \$182,432 45

## INCOME.

Cash received for fire premiums . . .	\$1,324,278 70
Deduct re-insurance and return premiums . .	167,082 54
Net cash received for fire premiums . . .	<u>\$1,157,196 16</u>
Interest and dividends received from all sources . . .	54,704 68
Income from transfer fees . . . . .	284 37
Proportion of life profits . . . . .	5,245 50
	<u></u>
Gross Cash Income . . . . .	\$1,217,430 71

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$695,457 04
Cash dividends paid . . . . .	62,500 00
Cash paid for commissions and brokerage . . .	216,628 66
for salaries of officers and employés . . .	176,519 45
for state and local taxes . . . . .	21,974 79
	<u></u>
Gross Cash Expenditures . . . . .	\$1,173,079 94

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 . .	\$237,088,076 00	\$940,836 90
Fire risks written during 1878 . . .	350,811,361 00	1,540,283 32
	<u></u>	<u></u>
Total . . . . .	\$587,899,437 00	\$2,481,120 22
Deduct risks expired and terminated . .	306,616,956 00	1,296,983 69
	<u></u>	<u></u>
In force at end of year . . . . .	\$281,282,481 00	\$1,184,136 53
Deduct amount re-insured . . . . .	52,392,402 00	167,082 54
	<u></u>	<u></u>
Net amount in force . . . . .	\$228,890,079 00	\$1,017,053 99

## MISCELLANEOUS.

Premiums received from organization of company . .	\$6,481,257 00
Losses paid from organization of company . . .	3,915,383 00
Cash dividends declared from organization of company . .	395,691 25
Fire losses incurred during the year . . . . .	695,457 00
Company's stock owned by directors . . . . .	79,280 00

# TRANSATLANTIC FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated Feb. 17, 1872. Commenced business Feb. 17, 1872.]

PAID-UP CAPITAL, \$225,000.

M. MEYERSBERG, *President.*

*Managing Director,* W. JACOBSEN.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds . . . . .	\$290,000 00	\$298,925 00
Finland government railroad bonds . . . . .	15,000 00	14,175 00
Norwegian government bonds . . . . .	15,000 00	14,475 00
Swedish government bonds . . . . .	29,625 00	28,500 00
Baden government bonds . . . . .	1,875 00	2,285 62
Bavarian government bonds . . . . .	1,875 00	2,323 13
Hamburg government bonds . . . . .	15,000 00	12,375 00
Berlin-Dresden Railroad stock . . . . .	17,500 00	17,762 50
	<u>\$385,875 00</u>	<u>\$390,821 25</u>

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Commerce and Disconte Bank . . . . .	\$1,500 00	\$7,500 00
Cologne-Minden Railroad . . . . .	5,871 00	
Cologne-Minden Railroad preferred . . . . .	976 50	
Gotha real estate loan . . . . .	1,107 75	12,237 50
Austrian gold annuities . . . . .	3,969 00	
Hungarian treasury notes . . . . .	2,562 50	
Oldenburg Landes Bank . . . . .	1,285 20	
Hamburg Hypotheken Bank . . . . .	2,137 50	
International Bank . . . . .	2,075 00	
Norwegian government bonds . . . . .	1,230 37	
Austrian silver annuities . . . . .	1,590 00	
	<u>\$24,304 82</u>	<u>\$19,737 50</u>

## SUMMARY OF ASSETS DEC. 31, 1878.

Cash value of unencumbered real estate . . . . .	\$33,625 00
Loans on mortgage of real estate (first liens*), . . . . .	21,000 00
Stocks, bonds, etc., as per schedule . . . . .	390,821 25
Loans on collateral security, as per schedule . . . . .	19,737 50
Cash in the office of the company . . . . .	3,688 44
Cash deposited in various banks . . . . .	197,461 19
Premiums in course of collection (gross) . . . . .	31,104 39
Gross Assets . . . . .	<u>\$697,437 77</u>

\* Total value of property mortgaged . . . . . \$296,687 50  
Amount of insurance held as collateral . . . . . 182,347 50

## LIABILITIES.

Losses claimed and reported . . . . .	\$24,266 25	
Less re-insurance . . . . .	9,198 75	
<hr/>		
Net amount of unpaid losses . . . . .	\$15,067 50	
Unearned premiums on outstanding risks . . . . .	244,513 53	
Dividends to stockholders unpaid . . . . .	117 00	
Due other companies for re-insurance . . . . .	60,768 22	
Gross Liabilities, except Capital . . . . .	<hr/>	\$320,466 25
<hr/>		
Surplus as regards policy-holders . . . . .		\$376,971 52
Paid-up Capital . . . . .		225,000 00
<hr/>		
Surplus over Capital . . . . .		\$151,971 52

## INCOME.

Cash received for fire premiums . . . . .	\$563,445 86	
Deduct re-insurance and return premiums . . . . .	296,820 51	
Net cash received for fire premiums . . . . .	<hr/>	\$266,625 35
Interest and dividends received from all sources . . . . .	19,720 64	
Income from rent . . . . .	5,304 17	
Commissions and fees . . . . .	78,683 88	
<hr/>		
Gross Cash Income . . . . .		\$370,334 04

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$260,617 60	
Deduct salvage and re-insurance . . . . .	109,008 74	
Net cash paid for fire losses . . . . .	<hr/>	\$151,608 86
Cash dividends paid . . . . .	26,883 00	
Cash paid for commissions, salaries, and taxes . . . . .	158,041 97	
<hr/>		
Gross Cash Expenditures . . . . .		\$336,533 83

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877 . . . . .	\$49,696,711 00	\$382,978 19
Fire risks written during 1878 . . . . .	76,303,973 00	563,445 86
<hr/>		<hr/>
Total . . . . .	\$126,000,684 00	\$946,424 05
Deduct risks expired and terminated . . . . .	70,128,278 00	462,197 35
<hr/>		<hr/>
In force at end of year . . . . .	\$55,872,406 00	\$484,226,70
Deduct amount re-insured . . . . .	29,100,439 00	281,317 92
<hr/>		<hr/>
Net amount in force . . . . .	\$26,771,967 00	\$202,908 78

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$2,252,218 61
Losses paid from organization of company . . . . .	904,896 59
Cash dividends declared from organization of company . . . . .	135,000 00
Fire losses incurred during the year . . . . .	220,107 99
Company's stock owned by directors . . . . .	204,000 00

## WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated August, 1851. Commenced business August, 1851.]

PAID-UP CAPITAL, \$400,000.

JOHN McMURRICH, *President.**Secretary, J. J. KENNY.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Village of Arthur bonds . . . . .	\$3,000 00	\$3,150 00
Town of Barrie bonds . . . . .	2,500 00	2,375 00
Township of Fenelon bonds . . . . .	4,707 31	5,083 89
Township of Hawick bonds . . . . .	3,500 00	3,500 00
City of Hamilton bonds . . . . .	6,980 00	6,282 00
Village of Harriston bonds . . . . .	20,000 00	17,460 00
Town of Lindsay bonds . . . . .	3,500 00	3,325 00
“ Listowel bonds . . . . .	22,000 00	22,660 00
“ Mount Forest bonds . . . . .	15,000 00	13,095 00
“ Milton bonds . . . . .	13,000 00	11,570 00
“ Orillia bonds . . . . .	6,100 00	5,947 50
“ Owen Sound bonds . . . . .	14,000 00	13,440 00
Village of Port Perry bonds . . . . .	6,000 00	5,700 00
Village of Pembroke bonds . . . . .	25,000 00	24,125 00
Town of Palmerston bonds . . . . .	15,000 00	13,095 00
Village of Streetsville bonds . . . . .	10,000 00	8,900 00
Township of St. Vincent bonds . . . . .	1,200 00	1,140 00
Town of Stratford bonds . . . . .	20,880 00	22,579 20
Town of Strathroy bonds . . . . .	10,000 00	9,500 00
Municipality of Shumiah bonds . . . . .	35,000 00	35,000 00
City of Toronto bonds . . . . .	22,760 00	23,442 80
Village of Uxbridge bonds . . . . .	10,000 00	9,500 00
Town of Whitby bonds . . . . .	23,750 00	23,275 00
Town of Windsor bonds . . . . .	1,000 00	1,000 00
United States bonds . . . . .	466,000 00	494,420 00
Georgia state bonds . . . . .	25,000 00	25,625 00
Mississippi deposit . . . . .	15,000 00	15,000 00
Imperial Building Society stock . . . . .	41,800 00	45,980 00
Dominion Saving and Invest. Society stock . . . . .	20,000 00	24,600 00
Canadian Bank of Commerce stock . . . . .	61,850 00	70,509 00
Ontario Bank stock . . . . .	12,000 00	8,520 00

\$936,527 31	\$969,799 39
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## SUMMARY OF ASSETS DEC. 31, 1879.

Cash value of unencumbered real estate . . .	\$67,408 59
Loans on mortgage of real estate (first liens) . .	48,459 36
Interest due or accrued thereon . . . . .	1,051 45
Stocks, bonds, etc., as per schedule . . . . .	969,799 39
Cash in the office of the company . . . . .	457 68
Cash deposited in various banks . . . . .	123,585 73
Interest due and accrued . . . . .	5,019 70
Premiums in course of collection (gross) . . .	79,503 26
Notes taken for marine and inland risks . . .	56,011 43
Re-insurance due . . . . .	879 80
Gross Assets . . . . .	<u>—————</u> \$1,352,176 39

## LIABILITIES.

Losses claimed and reported . . . . .	\$85,627 99
Losses disputed or resisted . . . . .	3,625 00
Unearned premiums on outstanding risks . . .	464,795 78
Dividends to stockholders unpaid . . . . .	520 30
Commissions and brokerage . . . . .	17,065 17
Dividend payable January, 1880 . . . . .	30,000 00
Gross Liabilities, except Capital . . . . .	<u>—————</u> 601,634 24
Surplus as regards policy-holders . . . . .	\$750,542 15
Paid-up Capital . . . . .	<u>—————</u> 400,000 00
Surplus over Capital . . . . .	\$350,542 15

## INCOME.

Cash received for fire premiums . . . . .	\$885,018 36
Deduct re-insurance and return premiums . . .	109,966 48
Net cash received for fire premiums . . . . .	<u>—————</u> \$775,051 88
Cash received for marine and inland prems. . .	\$104,674 93
Deduct re-insurance and return premiums . . .	19,688 97
Net cash rec'd for marine and inland prems. . .	<u>—————</u> 84,985 96
Unpaid premium notes rec'd during the year .	\$31,906 07
Interest and dividends received from all other sources .	60,539 50
Income from rents . . . . .	370 00
Gross Cash Income . . . . .	<u>—————</u> \$920,947 34

## EXPENDITURES.

Cash paid for fire losses . . . . .	\$509,790 52
Deduct salvage and re-insurance . . . . .	47,344 20
Net cash paid for fire losses . . . . .	<u>—————</u> \$462,446 32
Cash paid for marine and inland losses . . . .	\$82,037 11
Deduct salvage and re-insurance . . . . .	12,849 60
Net cash paid for marine and inland losses . . .	<u>—————</u> 69,187 51
Cash dividends paid . . . . .	60,000 00

# 480 FOREIGN FIRE INSURANCE COS. [Dec. 31, '79.

Cash paid for commissions and brokerage . . .	\$149,951 10
for salaries of officers and employes . . .	19,249 44
for state and local taxes . . . . .	14,478 90
for incidentals . . . . .	58,133 65
Gross Cash Expenditures . . . . .	<u>\$833,446 92</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1878 . . .	\$68,826,764 00	\$762,997 74
Fire risks written during 1879 . . . . .	76,146,610 00	893,057 85
Total . . . . .	<u>\$144,973,374 00</u>	<u>\$1,656,055 59</u>
Deduct risks expired and terminated . . .	73,952,396 00	774,558 67
In force at end of year . . . . .	<u>\$71,020,978 00</u>	<u>\$881,496 92</u>
Deduct amount re-insured . . . . .	2,688,509 00	36,619 73
Net amount in force . . . . .	<u>\$68,332,469 00</u>	<u>\$844,877 19</u>
Marine risks outstanding Dec. 31, 1878 . . .	\$388,400 00	\$19,549 19
Marine risks written during 1879 . . . . .	13,262,729 00	130,573 55
Total . . . . .	<u>\$13,651,129 00</u>	<u>\$150,122 74</u>
Deduct risks expired and terminated . . .	13,089,971 00	112,951 53
In force at end of year . . . . .	<u>\$561,158 00</u>	<u>\$37,171 21</u>

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INSURANCE COMPANIES  
OF OTHER STATES AND FOREIGN COUNTRIES  
(EXCEPTING LIFE AND ACCIDENT COMPANIES)

AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS  
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE  
AND TAX PAID BY EACH, FOR THE YEAR ENDING  
OCT. 31, 1879, AS RETURNED TO THE  
TAX COMMISSIONER, AND BY  
HIM COMPILED.

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EVERY AGENT of any insurance company not incorporated in this Commonwealth is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each company for which he proposes to act. The Certificate specifies the name of the Agent, and also the name of the company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any company not chartered in this State *should decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any company not named in the Certificate.*

NAME OF COMPANY AND AGENTS.			Location and Residence.		Amount Insured.	Premiums Received.	Tax.
ÆTNA INSURANCE COMPANY			Hartford, Conn.		\$135,000 00	\$1,180 11	\$23 60
Adams, Coleman S.	.	.	Framingham .		57,433 00	706 63	14 13
Alden, Jared F.	.	.	Middleborough .		101,855 00	1,281 45	25 63
Bird, Herman .	.	.	Cambridge .		145,975 00	1,353 07	27 06
Bradway, M., & Son .	.	.	Monson .		28,400 00	305 40	6 11
Brown, Samuel W. .	.	.	Concord .		354,272 00	3,591 17	71 82
Carter, B. F., & Co. .	.	.	Newburyport .		106,833 34	1,035 34	32 71
Chaffee, J. C. .	.	.	Lee .		89,699 00	912 14	18 24
Chapin, Charles M. .	.	.	Hyde Park .		397,650 00	4,435 93	88 72
Church, H. C. .	.	.	Lowell .		42,750 00	415 78	8 31
Clapp, Lafayette	.	.	Easthampton .		22,475 00	290 75	5 81
Cogswell, Theodore F.	.	.	Ipswich .		17,580 00	186 55	3 73
Danforth, Keyes .	.	.	Williamstown .		29,750 00	395 87	7 92
Davis, James F.	.	.	Barre .		255,238 00	2,769 84	55 40
Dunham & Wilson	.	.	Pittsfield .		113,255 00	1,268 38	25 37
Dunham, Henry J. .	.	.	Stockbridge .		165,047 00	1,888 90	37 78
Fisher, M. M. .	.	.	Medway .		90,117 66	963 04	19 26
Fiske, George B.	.	.	Holliston .				

Flagg & Tyler . . . . .	North Adams . . . . .	73,280 00	936 88	18 74
Forbush, James M. . . . .	Natick . . . . .	43,362 50	321 10	6 42
Francis, L. M. . . . .	Hinsdale . . . . .	22,650 00	289 25	5 78
Fuller, E. J. . . . .	Winchendon . . . . .	18,800 00	279 63	5 59
Gifford, James . . . . .	Provincetown . . . . .	53,075 00	649 75	12 99
Goodell, W. S. . . . .	Haverhill . . . . .	415,225 00	4,222 82	84 46
Gordon, William R. . . . .	Beverly . . . . .	27,300 00	282 55	5 65
Gould, Jesse, & Son . . . . .	Chelsea . . . . .	38,540 30	483 04	9 66
Hall, John T. . . . .	Plymouth . . . . .	139,250 00	1,756 77	35 14
Hardwick, John . . . . .	Quincy . . . . .	37,055 00	358 04	7 16
Hellyar, S. H. . . . .	Ayer . . . . .	72,625 00	645 34	12 91
Howland, F. P., & Sons . . . . .	Palmer . . . . .	11,700 00	114 50	2 29
Hunt & Hamilton . . . . .	Abington . . . . .	78,650 00	809 28	16 19
Hyde, James F. C. . . . .	Athol . . . . .	177,833 33	2,029 74	40 59
Ingraham, W. H. . . . .	Newton . . . . .	225,000 00	2,033 94	40 68
Jennings, Albert . . . . .	Watertown . . . . .	81,925 00	1,000 85	20 02
Johnson, R. B. . . . .	Wellesley . . . . .	191,275 00	1,603 78	32 07
Johnson, Waldo . . . . .	Holyoke . . . . .	290,690 00	2,680 10	53 60
Kendall, Isaac B. . . . .	Webster . . . . .	93,187 00	1,151 87	23 04
Ladd Brothers & Co. . . . .	Charlestown . . . . .	41,300 00	400 27	8 01
Laure, Otis . . . . .	Springfield . . . . .	923,664 00	8,413 10	168 26
Leonard & Lyman . . . . .	Ware . . . . .	77,510 00	561 00	11 22
Lyons, Samuel J. . . . .	Westfield . . . . .	229,454 00	2,403 00	48 06
Mansfield, J. D. . . . .	Greenfield . . . . .	374,429 62	3,754 07	75 08
May, Henry G. . . . .	Wakefield . . . . .	63,820 00	587 12	11 74
Mercer & Whittemore . . . . .	Hingham . . . . .	25,513 00	372 37	7 45
Merrill, Charles . . . . .	Boston . . . . .	2,921,120 23	19,642 22	392 84
Meserve, Clement . . . . .	Malden . . . . .	142,809 00	1,583 73	31 67
Nichols, C. S., & Co. . . . .	Hopkinton . . . . .	70,119 00	911 57	18 23
Otis, George . . . . .	Salem . . . . .	550,836 92	6,463 14	129 26
	Yarmouthport . . . . .	77,800 50	832 90	16 66

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<i>ÆTNA INSURANCE Co. (Hartford) — Concluded.</i>				
Parker, George G.	Milford . . . . .	\$139,150 00	\$1,702 73	\$34 05
Parker, James O.	Methuen . . . . .	76,257 00	891 14	17 82
Paul, Abram C.	Stoughton . . . . .	30,800 00	376 11	7 52
Pease, Joseph T.	Edgartown . . . . .	3,950 00	55 50	1 11
Phillips, Elisha M.	Southbridge . . . . .	110,516 66	1,438 93	28 78
Porter, B. T. H.	Woburn . . . . .	134,783 33	1,446 65	28 93
Puffer, Loring W.	Brockton . . . . .	139,700 00	1,733 97	34 68
Richardson, H. N. & O. P.	Attleborough . . . . .	59,350 00	666 09	13 32
Richardson, O. P., jun.	Attleborough . . . . .	123,692 00	1,090 02	21 80
Sherman, Joseph	East Weymouth . . . . .	18,518 33	220 94	4 42
Siggins, Thomas *	Great Barrington . . . . .	75,018 00	573 00	11 46
Silsbee & Pickford	Lynn . . . . .	357,120 00	4,368 36	87 37
Skerry, S. H., & Co.	North Brookfield . . . . .	94,475 00	1,085 56	21 71
Slade, John P.	Fall River . . . . .	26,858 00	229 57	4 59
Slade, John P., & Son	Fall River . . . . .	97,435 00	949 14	18 98
Smart, Joseph A.	Andover . . . . .	72,950 00	772 43	15 45
Smith, Henry A.	Stoneham . . . . .	49,075 00	516 84	10 34
Stacy, S. A., & Son	Gloucester . . . . .	447,898 00	4,203 24	84 06
Stevens, Charles G., & Son	Clinton . . . . .	57,328 00	828 85	16 58
Stratton, Daniel W.	Hudson . . . . .	59,800 00	672 41	13 45
Swan, Albert D.	Lawrence . . . . .	459,942 55	4,450 81	89 02
Tart, J. Trueman, & Co.	Rockport . . . . .	21,150 00	228 73	4 57
Taylor, George W.	Lexington . . . . .	8,250 00	97 13	1 94
Thomas, E. A.	Amherst . . . . .	130,455 00	1,012 24	20 24
Tillinghast & Alden	New Bedford . . . . .	156,195 00	1,955 21	39 10
Tyler, Edward D.	North Adams . . . . .	36,655 00	397 75	7 95
Underhay, John	Hollbrook . . . . .	28,800 00	376 88	7 54

Upton & Willis .	.	.	.	.	.	.	.	.	.	91,125 00	1,031 39	20 63
Viles, Daniel F.	.	.	.	.	.	.	.	.	.	59,850 00	667 45	13 34
Walker, Oliver .	.	.	.	.	.	.	.	.	.	246,525 00	2,304 33	46 08
Washington, J. D.	.	.	.	.	.	.	.	.	.	929,142 00	10,457 66	209 15
Weston, William H.	.	.	.	.	.	.	.	.	.	24,400 00	238 50	4 77
Whitney, E. C.	.	.	.	.	.	.	.	.	.	157,050 00	1,257 18	25 14
Whittier, Samuel	.	.	.	.	.	.	.	.	.	60,865 00	456 22	9 12
Williams, S. A.	.	.	.	.	.	.	.	.	.	385,990 00	4,155 20	83 10
Wright & Siggins	.	.	.	.	.	.	.	.	.	16,950 00	194 80	3 90
ETNA INSURANCE COMPANY										\$14,734,178 27	\$144,257 03	\$2,885 07
Fuller, W. A. & Co.	.	.	.	.	.	.	.	.	.	\$56,087 50	\$873 89	\$17 48
Jordan, Lovett & Co.	.	.	.	.	.	.	.	.	.	324,285 17	3,757 29	75 15
ALBANY INSURANCE COMPANY										\$380,372 67	\$4,631 18	\$92 63
Clark & Babb .	.	.	.	.	.	.	.	.	.	\$238,735 00	\$1,513 00	\$30 26
Clark, Milton .	.	.	.	.	.	.	.	.	.	70,700 00	454 68	9 09
Mair, Thomas .	.	.	.	.	.	.	.	.	.	266,162 50	1,247 53	24 95
AMERICAN CENTRAL INSURANCE COMPANY										\$575,597 50	\$3,215 21	\$64 30
Almy, Charles .	.	.	.	.	.	.	.	.	.	\$48,233 33 $\frac{1}{2}$	\$420 57	\$8 42
Ballard, E. O.†.	.	.	.	.	.	.	.	.	.	7,000 00	77 50	1 55
Boardman & Earp	.	.	.	.	.	.	.	.	.	99,500 00	1,512 11	30 24
Brown, Benjamin F.	.	.	.	.	.	.	.	.	.	30,850 00	416 44	8 33
Carpenter, George O.	.	.	.	.	.	.	.	.	.	1,933,614 00	10,140 29	202 81
Colby, W. R., & Co..	.	.	.	.	.	.	.	.	.	77,560 00	518 86	10 38
Coun, George H.	.	.	.	.	.	.	.	.	.	68,488 00	897 78	17 96
St. Louis, Mo.												
New Bedford .	.	.	.	.	.	.	.	.	.			
Marlborough .	.	.	.	.	.	.	.	.	.			
Lynn .	.	.	.	.	.	.	.	.	.			
Charlestown .	.	.	.	.	.	.	.	.	.			
Boston .	.	.	.	.	.	.	.	.	.			
Salem .	.	.	.	.	.	.	.	.	.			
Woburn .	.	.	.	.	.	.	.	.	.			
New York, N.Y.												
Springfield .	.	.	.	.	.	.	.	.	.			
Boston .	.	.	.	.	.	.	.	.	.			
Albany, N.Y.												
Boston .	.	.	.	.	.	.	.	.	.			
Boston .	.	.	.	.	.	.	.	.	.			
Boston .	.	.	.	.	.	.	.	.	.			

\* Agency resigned Aug. 31, 1879.

† To January, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>AMERICAN CENTRAL INS. Co. — Concluded.</b>				
Edwards, John, & Co.*	Lawrence	\$10,450 00	\$119 00	\$2 38
Follansbee, H. L.	Gloucester	29,600 00	316 15	6 32
Hinckley, Joseph W.	Taunton	88,083 50	1,149 01	22 98
Howland, S. D.	Fall River	34,500 00	365 26	7 31
Judd, C. C.†	Holyoke	15,750 00	221 12	4 42
Ladd Brothers	Springfield	70,975 00	946 23	18 92
McCann, J. A., & Co.	Chelsea	49,550 00	415 94	8 32
Peck & Pierce	Northampton	—	253 12	5 06
Thomas, E. A.	Amherst	12,250 00	115 57	2 31
<b>AMERICAN EXCHANGE INSURANCE COMPANY</b>				
Ballard & Clapp	New York, N.Y.	\$1,926,403 83½	\$17,885 25	\$357 71
Clapp, Horace B., & Co.	Boston	\$51,400 00	\$309 15	\$6 18
Eldred, Edwin, & Co.	Boston	388,900 00	2,448 09	48 96
	Worcester	18,925 00	137 25	2 74
<b>AMERICAN INSURANCE COMPANY</b>				
Norwood, John K.	Newark, N.J.	\$459,225 00	\$2,894 49	\$57 88
Parks, Loren C.	Lawrence	\$73,400 00	\$792 45	\$15 85
Pope, Richard	Worcester	18,780 00	172 13	3 44
	Boston	446,245 00	2,617 59	52 95
<b>AMERICAN FIRE INSURANCE COMPANY</b>				
Coffin, G. Winthrop	New York, N.Y.	\$538,425 00	\$3,612 17	\$72 24
Freeman & Vinton ‡	Boston	\$800,650 00	\$1,871 25	\$37 42
	Boston	497,210 00	1,997 50	39 95
		\$1,297,860 00	\$3,868 75	\$77 37

AMERICAN FIRE INSURANCE COMPANY		Philadelphia, Penn.			
Barton, S. R., & Co.	.	Webster .	.	\$32,524 00	\$427 90
Bugbee & Mack	.	Lawrence	.	164,950 00	834 05
Currier, Aug. N.	.	Worcester	.	213,900 00	2,098 00
Cushman, James M.	.	Taunton .	.	9,750 00	114 48
Elliott, George M.	.	Lowell .	.	40,600 00	413 50
Farwell, R. E.	.	Natick .	.	27,225 00	272 75
Foster & Scull .	.	Boston .	.	1,349,115 50	9,559 02
Frankle, Jones .	.	Haverhill	.	52,850 00	507 53
Hall, John T. .	.	Plymouth	.	47,599 67	497 30
Holman, Silas .	.	Fitchburg	.	-	135 11
Howe, Samuel E.	.	Pittsfield .	.	53,110 00	499 37
Johnson, Thomas H.	.	Salem .	.	57,600 00	620 38
Joyner, Herbert C.	.	Great Barrington	.	19,750 00	192 22
Lockey & Allison	.	Fitchburg	.	12,275 00	164 75
Medcalf, William	.	Ware .	.	9,200 00	90 87
Merrick, Spencer R.	.	Clinton .	.	20,160 00	180 75
Packard, S. Franklin	.	Brockton .	.	23,800 00	271 19
Parker, George G.	.	Milford .	.	17,550 00	205 10
Peck & Pierce .	.	Northampton	.	46,975 00	547 83
Piper & Sawyer	.	Newburyport	.	26,133 33	245 76
Richards, Elias .	.	Weymouth	.	15,750 00	156 75
Robinson, R. B.	.	Westfield	.	10,050 00	101 50
Van Campen, Hiram	.	New Bedford	.	47,850 00	400 72
Whitaker, C. F.	.	North Adams	.	19,150 00	218 30
				\$2,257,867 50	\$18,755 13
					\$562 61
AMITY INSURANCE COMPANY		New York, N. Y.			
Bacheller, E. Q.	.	Lynn .	.	\$10,400 00	\$116 00
Lincoln, William, & Co.	.	Warren .	.	4,050 00	1 44
					\$2 32
					03

\* Nine months.

† Agency established May 5, 1879.

‡ Five months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>AMITY INSURANCE COMPANY — Concluded.</b>				
Plimpton, M. F.	Fitchburg	\$5,500 00	\$71 11	\$1 42
Swords, James	Boston	46,755 00	323 66	6 47
Warner, S. C.	Springfield	7,500 00	111 71	2 23
<b>ATLANTIC FIRE AND MARINE INSURANCE Co.</b>				
Chace & Shaw	Providence, R.I.	\$74,205 00	\$623 92	\$12 47
Denny & Bruerton *	Fall River	\$24,914 00	\$180 53	\$3 61
Eldred, Edwin, & Co.	Boston	47,020 00	508 05	10 16
Johnson, William F.	Worcester	95,584 50	904 62	18 09
Ladd Brothers	Lynn	35,975 00	532 08	10 64
Nichols, C. S., & Co.	Springfield	87,994 00	822 55	16 45
Porter, John W.	Salem	66,036 84	1,135 96	22 72
	Boston	126,618 00	1,032 48	20 65
<b>ATLANTIC INSURANCE COMPANY.</b>				
Dunham & Wilson	Brooklyn, N.Y.	\$184,142 34	\$5,116 27	\$102 32
Flagg & Tyler	Pittsfield	\$15,973 07	\$239 90	\$4 80
Freeman & Vinton †	North Adams	20,560 00	252 64	5 05
Holman, Silas	Boston	888,030 00	8,146 01	162 92
Judd, F. A.	Fitchburg	—	45 33	91
Kendall, G. E.	Springfield	30,737 50	378 55	7 57
Lincoln, William, & Co.	Worcester	19,900 00	354 87	7 10
Merrick, Spencer R.	Warren	15,843 00	202 21	4 04
Remington, J. A.	Clinton	6,500 00	57 75	1 15
Robinson, R. B.	Fall River	44,150 00	501 32	10 03
Selkirk, A. W.	Westfield	5,400 00	48 45	97
	Great Barrington	13,450 00	239 05	4 78

Thomas, Edward A.	.	.	.	.	.	.	.	.	.	Amherst.	.	.	.	.	15,200 00	146 95	2. 94
Tillinghast & Alden	.	.	.	.	.	.	.	.	.	New Bedford	.	.	.	.	24,400 00	267 60	5 35
Walker, Oliver	.	.	.	.	.	.	.	.	.	Northampton	.	.	.	.	26,308 00	139 26	2 79
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ATLANTIC MUTUAL INSURANCE COMPANY	.	.	.	.	.	.	.	.	.	New York, N. Y.	.	.	.	.	\$1,126,451 57	\$11,019 89	\$220 40
Coffin, G. Winthrop	.	.	.	.	.	.	.	.	.	Boston	.	.	.	.	\$8,330,725 00	\$159,113 82	\$3,182 28
<hr/>																	
BRITISH AMERICA ASSURANCE COMPANY	.	.	.	.	.	.	.	.	.	Toronto, Canada.	.	.	.	.	\$4,000 00	\$55 00	\$1 10
Barnes, William	.	.	.	.	.	.	.	.	.	Marlborough	.	.	.	.	2,628,057 62	18,442 27	368 85
Beatie, W. A.	.	.	.	.	.	.	.	.	.	Boston	.	.	.	.	16,850 00	199 25	3 98
Blaney, Alexander	.	.	.	.	.	.	.	.	.	Natick	.	.	.	.	113,750 00	1,230 38	24 61
Boardman, Charles H.	.	.	.	.	.	.	.	.	.	Lynn	.	.	.	.	84,460 00	1,177 90	23 56
Brewster & Graves	.	.	.	.	.	.	.	.	.	Newburyport	.	.	.	.	69,893 00	639 58	12 79
Cardell, E. L., & Co.	.	.	.	.	.	.	.	.	.	Lowell	.	.	.	.	127,765 00	1,177 06	23 54
Chapin, E. Dudley	.	.	.	.	.	.	.	.	.	Springfield	.	.	.	.	66,636 00	661 58	13 23
Day, Henry A.	.	.	.	.	.	.	.	.	.	Hyde Park	.	.	.	.	43,435 00	483 68	9 67
Flagg & Tyler	.	.	.	.	.	.	.	.	.	North Adams	.	.	.	.	48,550 00	547 37	10 95
Follansbee, H. L.	.	.	.	.	.	.	.	.	.	Gloucester	.	.	.	.	41,050 00	407 82	8 16
Footte, William H.	.	.	.	.	.	.	.	.	.	Westfield	.	.	.	.	47,550 00	673 80	13 48
Fullerton, Charles D.	.	.	.	.	.	.	.	.	.	Brockton	.	.	.	.	78,325 00	696 18	13 92
Grinnell, Lawrence	.	.	.	.	.	.	.	.	.	New Bedford	.	.	.	.	33,025 00	390 24	7 80
Hayward, E. H.	.	.	.	.	.	.	.	.	.	Ayer	.	.	.	.	61,775 00	193 53	3 87
Holman, Silas	.	.	.	.	.	.	.	.	.	Fitchburg	.	.	.	.	46,722 00	587 70	11 75
Judd, C. C.	.	.	.	.	.	.	.	.	.	Holyoke	.	.	.	.	16,145 00	598 26	11 96
Lincoln, William, & Co.	.	.	.	.	.	.	.	.	.	Warren	.	.	.	.	42,100 00	222 30	4 45
Lincoln, William, & Son	.	.	.	.	.	.	.	.	.	Brookline	.	.	.	.	158,357 00	483 00	9 66
Magoun, T., jun.	.	.	.	.	.	.	.	.	.	Medford	.	.	.	.	33,438 75	1,556 47	31 13
Munroe, A. C.	.	.	.	.	.	.	.	.	.	Worcester	.	.	.	.		318 10	6 36
Murphy, James	.	.	.	.	.	.	.	.	.	Lawrence	.	.	.	.			

\* To April 1, 1879.

† Six months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>BRITISH AMERICA ASSURANCE Co. — Concluded.</b>				
Odell, Charles . . . . .	Salem . . . . .	\$18,350 00	\$203 38	\$4 07
Osgood & Perry . . . . .	Lowell . . . . .	8,350 00	91 00	1 82
Parker, F. S. . . . .	Pittsfield . . . . .	8,700 00	119 25	2 38
Parker, George G. . . . .	Milford . . . . .	10,750 00	117 20	2 34
Root, A. B. . . . .	Pittsfield . . . . .	20,700 00	188 08	3 76
Sawyer, John S. . . . .	Cambridge . . . . .	37,525 00	474 08	9 48
Slade, A. K., jun. . . . .	Fall River . . . . .	51,419 00	577 94	11 56
Stone, Emerson . . . . .	Spencer . . . . .	24,163 00	244 99	4 90
Turner, John M. . . . .	Northampton . . . . .	50,100 00	522 25	10 44
Tyler, Edward D. . . . .	North Adams . . . . .	12,015 00	120 17	2 40
Wood, Benjamin L., jun.* . . . .	Taunton . . . . .	14,950 00	171 92	3 44
		\$4,018,906 37	\$33,571 73	\$671 41
<b>BUFFALO INSURANCE COMPANY.</b>				
Stearns Brothers . . . . .	Buffalo, N. Y. . . . .	\$730,929 00	\$5,731 76	\$114 64
<b>BUFFALO GERMAN INSURANCE COMPANY.</b>				
Daniels, George P. . . . .	Buffalo, N. Y. . . . .	\$57,837 67	\$747 02	\$14 94
D'Evelyn, John S. . . . .	Salem . . . . .	58,425 00	691 00	13 82
Parks, Loren C. . . . .	Lowell . . . . .	67,983 00	652 75	13 05
Swan, A. D. . . . .	Worcester . . . . .	88,844 33	1,094 38	21 89
Swords, James . . . . .	Lawrence . . . . .	1,192,877 84	9,489 63	189 79
Ward, Benjamin A. . . . .	Boston . . . . .	136,625 00	1,692 82	33 86
Warriner, S. C. . . . .	Lynn, . . . . .	126,372 00	1,296 81	25 94
	Springfield . . . . .			
		\$1,728,964 84	\$15,664 41	\$313 29

CITIZENS' INSURANCE COMPANY. Hollis & Snow . . . . .	New York, N.Y. Boston . . . . .	\$1,385,377 00	\$10,793 16	\$215 86
CITIZENS' INSURANCE COMPANY. Boardman & Earp . . . . . Carpenter, George O. . . . . Hinckley, Joseph W. . . . . Parkhurst, C. S. . . . .	St. Louis, Mo. Lynn . . . . . Boston . . . . . Taunton . . . . . Springfield . . . . .	\$89,675 00 680,305 00 60,069 50 21,010 00	\$1,049 21 7,400 49 703 69 204 69	\$20 98 148 01 14 07 4 09
CITY FIRE INSURANCE COMPANY Beattie, W. A. . . . .	New York, N.Y. Boston . . . . .	\$831,059 50 \$1,207,132 00	\$9,358 08 \$5,114 23	\$187 15 \$102 28
CLINTON FIRE INSURANCE COMPANY. Rothery, J. J. E. . . . .	New York, N.Y. Boston . . . . .	\$1,600,704 00	\$8,550 25	\$171 00
COLUMBIA FIRE INSURANCE COMPANY Bacheller, E. Q. . . . . Brainard, J. C. . . . . Chace & Shaw . . . . . Coburn, Charles . . . . . Fuller, W. A., & Co. . . . . Jordan, Lovett & Co. . . . . Lockey & Allison . . . . . Parks, Loren C. . . . . Selkirk, A. W. . . . . Spalding, L. V. . . . . Van Campen, Hiram . . . . .	New York, N.Y. Lynn . . . . . Amherst . . . . . Fall River . . . . . Lowell . . . . . Springfield . . . . . Boston . . . . . Fitchburg . . . . . Worcester . . . . . Great Barrington . . . . . Haverhill . . . . . New Bedford . . . . .	\$30,650 00 37,800 00 16,968 00 56,333 00 58,500 00 610,814 25 22,450 00 88,567 00 15,000 00 2,500 00 44,392 00	\$429 98 522 90 202 70 609 93 799 02 6,643 55 332 12 1,105 20 209 32 15 00 704 26	\$8 60 10 46 4 05 12 20 15 98 132 87 6 64 22 10 4 19 30 14 09
		\$983,974 25	\$11,573 98	\$231 48

\* For October.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>COMMERCE INSURANCE COMPANY</b>				
Almy, Charles . . . . .	Albany, N. Y.,	\$71,150 00	\$642 00	\$12 84
Brown, Henry A. . . . .	New Bedford .	37,949 00	456 77	9 14
Church, H. C. . . . .	Salem . . . . .	41,350 00	561 89	11 24
Clark & Babb . . . . .	Lowell . . . . .	183,691 00	1,195 18	23 90
Clark, Milton . . . . .	Boston . . . . .	65,500 00	431 45	8 63
Fitch, Dana K. . . . .	Boston . . . . .	24,250 00	290 70	5 81
Foot, William H. . . . .	Worcester . . . . .	48,250 00	500 97	10 02
Grant, Charles E.* . . . .	Westfield . . . . .	81,000 00	741 68	14 83
Howard, H. P. . . . .	Worcester . . . . .	18,500 00	234 22	4 68
Johnson, R. B. . . . .	Fall River . . . . .	48,650 00	517 87	10 36
Johnson, William F. . . . .	Holyoke . . . . .	23,850 00	264 29	5 29
Lockey & Allison . . . . .	Lynn . . . . .	29,940 33	482 98	9 66
Lockey & Dennis . . . . .	Fitchburg . . . . .	4,200 00	36 75	73
Mair, Thomas . . . . .	Fitchburg . . . . .	437,958 50	3,566 40	71 33
Warriner, S. C. . . . .	Boston . . . . .	36,350 00	411 32	8 23
	Springfield . . . . .			
		\$1,152,591 83	\$10,334 47	\$206 69
<b>COMMERCIAL FIRE INSURANCE COMPANY</b>				
Almy, Charles † . . . . .	New York, N. Y.	\$9,585 00	\$101 52	\$2 03
Cardell, E. L., & Co. . . . .	New Bedford .	50,000 00	494 82	9 90
Collins, Thomas C. . . . .	Lowell . . . . .	1,500 00	20 00	40
Fuller, W. A., & Co. . . . .	Middleborough .	124,094 00	1,505 87	30 12
Jordan, Lovett & Co. . . . .	Springfield . . . . .	831,533 33	8,584 16	171 68
Lincoln, William, & Co. . . . .	Boston . . . . .	10,600 00	57 48	1 15
Lockey, John M. . . . .	Warren . . . . .	20,780 00	325 29	6 51
Parks, Loren C.† . . . .	Fitchburg . . . . .	13,000 00	139 00	2 78
Shepard, J. M., jun., & Co. . . . .	Worcester . . . . .	9,000 00	66 25	1 32
	Fall River . . . . .			

Wood, Benjamin L., jun. \$	.	.	.	Taunton .	.	.	7,350 00	100 32	2 01
Wright & Siggins .	.	.	.	Great Barrington .	.	.	4,500 00	60 50	1 21
Wright, Frank H.	.	.	.	Great Barrington .	.	.	250 00	2 50	05
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COMMERCIAL MUTUAL INSURANCE COMPANY	.	.	.	New York, N.Y.:	.	.	\$1,082,192 33	\$11,457 71	\$229 16
Phelps, Franklin S., & Co.	.	.	.	Boston .	.	.	\$936,388 00	\$22,978 45	\$459 57
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COMMERCIAL UNION ASSURANCE COMPANY	.	.	.	London, England.	.	.			
Allison, Henry .	.	.	.	Fitchburg .	.	.	\$89,960 00	\$815 97	\$16 32
Bacon, Henry S. .	.	.	.	Millford .	.	.	26,700 00	282 97	5 65
Baker, Henry N. .	.	.	.	Boston and Newton	.	.	62,612 50	1,293 78	25 88
Barnes, William .	.	.	.	Marlborough .	.	.	13,350 00	172 50	3 45
Bartlett, D. L. .	.	.	.	Salisbury .	.	.	17,700 00	159 24	3 18
Barton, S. R., & Co.	.	.	.	Webster .	.	.	77,592 00	906 77	18 14
Blaney, Alexander .	.	.	.	Natick .	.	.	14,200 00	223 13	4 46
Carter, B. F., & Co..	.	.	.	Newburyport	.	.	94,326 34	782 00	15 64
Clark, W. E. .	.	.	.	Framingham .	.	.	29,510 00	386 36	7 73
Colby, W. R., & Co.	.	.	.	Salem .	.	.	26,250 00	318 19	6 36
Conn, George H. .	.	.	.	Woburn .	.	.	142,865 00	1,691 33	33 83
Crosby & Boit .	.	.	.	Boston .	.	.	4,166,734 00	34,733 44	694 67
Davis, James F. .	.	.	.	Barre .	.	.	18,800 00	212 25	4 24
Day, Henry A. .	.	.	.	Hyde Park .	.	.	76,732 00	852 30	17 05
Fairbanks, John W.	.	.	.	Westborough .	.	.	35,425 00	416 33	8 33
Frankle, Jones .	.	.	.	Haverhill .	.	.	73,700 00	664 90	13 30
Goodier, A. B. .	.	.	.	Southbridge .	.	.	9,250 00	96 48	1 93
Grinnell, L., & Son .	.	.	.	New Bedford .	.	.	176,300 00	1,509 66	30 19
Haffards, G. M. .	.	.	.	Fall River .	.	.	106,253 00	695 13	13 90
Hall, John T. .	.	.	.	Plymouth .	.	.	34,900 00	513 25	10 26
Hastings, W. B., & Co.	.	.	.	Cambridge .	.	.	128,733 00	1,215 55	24 31

\* Seven months.

† For one month.

‡ For October only.

\$ From Sept. 17.

|| From Aug. 1 to Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<i>COMMERCIAL UNION ASSURANCE Co. — Concluded.</i>				
Hunt & Hamilton . . . . .	Athol . . . . .	\$28,367 00	\$430 50	\$8 61
Hunt, George F.* . . . .	Lowell . . . . .	28,100 00	355 84	7 12
Ladd Brothers . . . . .	Springfield . . . . .	257,069 00	1,733 47	34 67
Lincoln, William, & Son . . . .	Brookline . . . . .	82,700 00	637 80	12 75
Macintire, S. A. . . . .	Salem . . . . .	88,300 00	1,013 72	20 27
Merrick, Spencer R. . . . .	Clinton . . . . .	3,600 00	55 00	1 10
Otis, George . . . . .	Yarmouthport . . . . .	31,000 00	343 64	6 87
Packard, S. F. . . . .	Brockton . . . . .	30,250 00	312 32	6 25
Peck & Pierce . . . . .	Northampton . . . . .	41,600 00	596 46	11 93
Peck, Benjamin W. . . . .	Holyoke . . . . .	105,075 00	901 50	18 03
Rice, Henry† . . . . .	North Attleborough . . . . .	2,500 00	31 25	62
Richardson, H. N. & O. P. . . . .	Attleborough . . . . .	8,275 00	98 09	1 96
Richardson, O. P., jun. . . . .	Attleborough . . . . .	14,875 00	101 88	2 04
Robinson, R. B. . . . .	Westfield . . . . .	29,767 00	306 30	6 13
Sargent, Bailey . . . . .	Merrimac . . . . .	16,250 00	270 25	5 40
Sherman, Joseph . . . . .	East Weymouth . . . . .	71,855 34	1,019 14	20 38
Siggins, Thomas† . . . . .	Great Barrington . . . . .	29,143 00	264 44	5 29
Silsbee & Pickford . . . . .	Lynn . . . . .	364,710 00	2,073 26	41 47
Skerry, S. H., & Co. . . . .	North Brookfield . . . . .	65,225 00	816 38	16 33
Smith, Henry H. . . . .	Vineyard Haven . . . . .	52,270 00	675 72	13 51
Stacy, S. A., & Son . . . . .	Gloucester . . . . .	25,700 00	319 50	6 39
Stevenson, J. M. . . . .	Pittsfield . . . . .	58,750 00	724 71	14 49
Swan, Albert D. . . . .	Lawrence . . . . .	61,960 00	632 74	12 65
Taft, S. S. . . . .	Palmer . . . . .	48,375 00	523 26	10 46
Tucke, E. M. . . . .	Lowell . . . . .	22,613 00	264 92	5 30
Washburn, J. D. . . . .	Worcester . . . . .	331,761 00	3,432 49	68 65
Whitaker, C. F. . . . .	North Adams . . . . .	119,331 00	1,124 16	22 48

Whittier, Samuel	.	.	.	.	.	.	.	.	.	304	92	38,575	00	6	10
Williams, S. A.	.	.	.	.	.	.	.	.	.	1,038	42	92,693	00	20	77
Wright & Siggins	.	.	.	.	.	.	.	.	.	20	00	1,000	00	.	40
Young, Darius	.	.	.	.	.	.	.	.	.	531	87	53,940	00	10	64
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CONNECTICUT FIRE INSURANCE COMPANY.															
Adams, Joseph S.	.	.	.	.	.	.	.	.	.	.	.	\$68,895	48	\$1,377	88
Allison, Henry	.	.	.	.	.	.	.	.	.	.	.	\$215	00	\$4	30
Bell, Wesley K.	.	.	.	.	.	.	.	.	.	.	.	37	50	75	
Bemis, William M.	.	.	.	.	.	.	.	.	.	.	.	4	50	09	
Bennett, Clark	.	.	.	.	.	.	.	.	.	.	.	82	20	1	64
Billings, Henry W.	.	.	.	.	.	.	.	.	.	.	.	408	95	8	18
Bird, H.	.	.	.	.	.	.	.	.	.	.	.	134	00	2	68
Brown, Benjamin F.	.	.	.	.	.	.	.	.	.	.	.	703	44	11	07
Bugbee & Mack	.	.	.	.	.	.	.	.	.	.	.	1,078	83	21	58
Cannell, J. H.	.	.	.	.	.	.	.	.	.	.	.	473	57	9	47
Carter, B. F., & Co.	.	.	.	.	.	.	.	.	.	.	.	517	41	10	35
Chapin & Williams	.	.	.	.	.	.	.	.	.	.	.	57	50	1	15
Chapin, Charles M.	.	.	.	.	.	.	.	.	.	.	.	112	25	2	24
Chapin, E. Dudley	.	.	.	.	.	.	.	.	.	.	.	584	03	11	68
Cheever & Lee	.	.	.	.	.	.	.	.	.	.	.	265	09	5	30
Church, H. C.	.	.	.	.	.	.	.	.	.	.	.	174	46	3	49
Clapp, Lafayette	.	.	.	.	.	.	.	.	.	.	.	298	63	5	97
Collins, Thomas C.	.	.	.	.	.	.	.	.	.	.	.	234	32	4	68
Darling, H. E.	.	.	.	.	.	.	.	.	.	.	.	33	56	67	
Davis, James F.	.	.	.	.	.	.	.	.	.	.	.	13,922	75	278	45
Dix, George L.	.	.	.	.	.	.	.	.	.	.	.	97	00	1	94
Dunham, Henry J.	.	.	.	.	.	.	.	.	.	.	.	47	12	94	
Dunn, Thatcher B.	.	.	.	.	.	.	.	.	.	.	.	154	58	3	09
	.	.	.	.	.	.	.	.	.	.	.	59	85	1	20
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Hartford, Conn.															
Framingham	.	.	.	.	.	.	.	.	.	.	.	\$15,450	00	\$4	30
Fitchburg	.	.	.	.	.	.	.	.	.	.	.	37	50	75	
Ipswich	.	.	.	.	.	.	.	.	.	.	.	300	00	09	
Spencer	.	.	.	.	.	.	.	.	.	.	.	8,990	00	1	64
Somerville	.	.	.	.	.	.	.	.	.	.	.	52,000	00	8	18
Conway	.	.	.	.	.	.	.	.	.	.	.	12,500	00	2	68
Cambridge	.	.	.	.	.	.	.	.	.	.	.	73,800	00	11	07
Charlestown	.	.	.	.	.	.	.	.	.	.	.	107,700	00	1,078	83
Lawrence	.	.	.	.	.	.	.	.	.	.	.	57,500	00	473	57
Everett	.	.	.	.	.	.	.	.	.	.	.	40,650	00	517	41
Newburyport	.	.	.	.	.	.	.	.	.	.	.	6,300	00	57	50
Greenfield	.	.	.	.	.	.	.	.	.	.	.	11,225	00	112	25
Hyde Park	.	.	.	.	.	.	.	.	.	.	.	66,690	00	584	03
Springfield	.	.	.	.	.	.	.	.	.	.	.	31,450	00	265	09
Manchester	.	.	.	.	.	.	.	.	.	.	.	16,445	00	174	46
Lewell	.	.	.	.	.	.	.	.	.	.	.	28,150	00	298	63
Easthampton	.	.	.	.	.	.	.	.	.	.	.	24,800	00	234	32
Middleborough	.	.	.	.	.	.	.	.	.	.	.	4,750	00	33	56
Boston	.	.	.	.	.	.	.	.	.	.	.	1,806,480	00	13,922	75
Barre	.	.	.	.	.	.	.	.	.	.	.	6,000	00	97	00
Boston	.	.	.	.	.	.	.	.	.	.	.	5,000	00	47	12
Stockbridge	.	.	.	.	.	.	.	.	.	.	.	11,650	00	154	58
Gardner	.	.	.	.	.	.	.	.	.	.	.	9,500	00	59	85

\* Agency closed Aug. 31, 1879.

† From Oct. 1, 1879.

‡ Agency resigned Aug. 31, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>CONNECTICUT FIRE INSURANCE Co. — Concluded.</b>				
Farnsworth, Ezra S. . . . .	Newtonville . . . . .	\$25,050 00	\$220 31	\$4 41
Faunce, George B. . . . .	Boston . . . . .	92,233 16	927 46	18 55
Fisher, Fred L. . . . .	Medway . . . . .	18,625 00	227 17	4 54
Fiske, B. S., & Son . . . . .	Brighton . . . . .	8,270 00	129 53	2 59
Fiske, George B. . . . .	Holliston . . . . .	745 00	14 90	30
Foster, Nathaniel, jun. . . . .	Belmont . . . . .	47,700 00	477 04	9 54
Frankle, Jones . . . . .	Haverhill . . . . .	46,870 00	390 92	7 82
Greene, William S. . . . .	Fall River . . . . .	52,950 00	618 57	12 37
Hall, John T. . . . .	Plymouth . . . . .	12,085 00	180 02	3 60
Hamant, Charles . . . . .	Medfield . . . . .	19,680 00	255 12	5 10
Hill, George W. . . . .	Bridgewater . . . . .	26,700 00	393 41	7 87
Howe, Samuel E. . . . .	Pittsfield . . . . .	24,850 00	267 05	5 34
Johnson, R. B. . . . .	Holyoke . . . . .	52,450 00	505 05	10 10
Johnson, Waldo . . . . .	Webster . . . . .	20,260 00	213 30	4 27
Johnson, William F. . . . .	Lynn . . . . .	47,400 00	591 20	11 82
Lefavour, Issacher . . . . .	Beverly . . . . .	12,500 00	163 25	3 26
Leonard & Lyman . . . . .	Westfield . . . . .	5,300 00	44 50	89
Lincoln, William, & Son . . . . .	Brookline . . . . .	1,200 00	27 00	54
Medcalf, William . . . . .	Ware . . . . .	22,250 00	226 50	4 53
Merrill, E. S. . . . .	Winchendon . . . . .	5,616 67	56 13	1 12
Meserve, Clement . . . . .	Hopkinton . . . . .	8,131 00	91 74	1 83
Munroe, A. C. . . . .	Worcester . . . . .	143,368 00	1,137 80	22 76
Nichols, Charles S., & Co. . . . .	Salem . . . . .	153,381 00	1,989 14	39 78
Parker, George G. . . . .	Milford . . . . .	7,675 00	101 81	2 03
Preston, N. W. . . . .	East Douglas . . . . .	2,200 00	37 00	74
Puffer, Loring W. . . . .	Brockton . . . . .	15,600 00	156 25	3 12
Reed, E. M. . . . .	Mansfield . . . . .	6,650 00	88 78	1 78



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<i>CONTINENTAL INSURANCE Co. — Concluded.</i>				
Fiske, George B.	Holliston	\$65,450 00	\$770 78	\$15 41
Fowler & Kendall	Salem	47,450 00	504 09	10 08
Fullerton, Charles D.	Brockton	95,450 00	975 55	19 51
Gilmore, W. H. P.	Turner's Falls	55,925 00	628 57	12 57
Goodell, Walter S.	Haverhill	47,200 00	372 50	7 45
Gould, Jesse, & Son	Chelsea	32,635 00	272 25	5 44
Hathaway, B. A.	Plymouth	24,800 00	278 60	5 57
Hill, George W.	Bridgewater	31,850 00	412 03	8 24
Howland, Charles A.	Quincy	16,600 00	222 00	4 44
Howland, F. P., & Sons	Abington	41,850 00	518 16	10 36
Hulbert, A. G.	Lee	6,000 00	65 00	1 30
Kendall, Isaac B.	Charlestown	49,000 00	411 76	8 24
King & Pratt *	Greenfield	5,100 00	58 00	1 16
Leonard & Lyman	Westfield	44,125 00	399 75	8 00
Lincoln, William, & Co.	Warren	193,997 00	1,612 89	32 26
Lockey & Dennis	Fitchburg	12,650 00	150 49	3 01
Lockey, John M.	Fitchburg	104,625 00	1,169 98	23 40
Maynard, S. B.	Marlborough	21,200 00	206 78	4 14
Medcalf, William	Ware	34,180 00	354 02	7 08
Peck, Benjamin W.	Holyoke	63,340 00	432 74	8 65
Porter, Samuel	Beverly	67,950 00	711 96	14 24
Pynchon, Joseph C.	Springfield	200,625 00	1,742 15	31 84
Reed, E. M.	Mansfield	17,700 00	205 75	4 11
Richardson, H. N. & O. P.	Attleborough	19,650 00	206 63	4 13
Richardson, O. P., jun.	Attleborough	39,150 00	339 75	6 79
Sawyer, Moses W.	Malden	16,200 00	166 50	3 33
Sherman, Joseph	East Weymouth	17,233 33	149 37	2 99

Skerry, S. H., & Co..	.	.	.	North Brookfield	.	.	32,875 00	352 63	7 05
Slade, John P..	.	.	.	Fall River	.	.	37,650 00	345 12	6 90
Slade, John P., & Son	.	.	.	Fall River	.	.	69,025 00	656 06	13 12
Stone, Emerson	.	.	.	Spencer	.	.	21,500 00	224 87	4 50
Taft, S. S.	.	.	.	Palmer	.	.	84,875 00	855 16	17 10
Tapley, Charles	.	.	.	Peabody	.	.	84,925 00	941 12	18 82
Thomas, Edward A..	.	.	.	Amherst	.	.	17,275 00	159 56	3 19
Tillinghast & Alden	.	.	.	New Bedford	.	.	152,743 00	1,597 88	31 96
Walker, Oliver	.	.	.	Northampton	.	.	272,975 00	2,371 06	47 48
Weston, William H..	.	.	.	Danvers	.	.	39,500 00	424 00	8 48
Wetherbee & Nutter	.	.	.	Brighton	.	.	38,965 00	542 62	10 85
White, Luther	.	.	.	Chicopee	.	.	38,500 00	496 04	9 92
Williams, D. W.	.	.	.	Waltham	.	.	28,325 00	389 31	7 79
Williams, S. A.	.	.	.	Taunton	.	.	75,865 00	871 16	17 42
Wright & Siggins	.	.	.	Great Barrington	.	.	4,200 00	38 05	76
Wright, Frank H.†	.	.	.	Great Barrington	.	.	37,184 00	375 88	7 52
Young, Dartus	.	.	.	Newton	.	.	63,650 00	555 52	11 11
DELAWARE MUTUAL SAFETY INSURANCE Co.				Philadelphia, Penn.			\$5,117,014 66	\$43,806 72	\$876 09
Hutchings, William V., Marine	.	.	.	Boston	.	.	\$25,341,246 00	\$245,585 15	\$7,367 55
Hutchings, William V., Fire	.	.	.	Boston	.	.	3,388,607 00	24,308 74	729 26
ENTERPRISE FIRE AND MARINE INSURANCE Co.				Cincinnati, Ohio.			\$28,729,853 00	\$269,893 89	\$8,096 81
Clark & Babb	.	.	.	Boston	.	.	\$772,701 68	\$8,243 99	\$161 88
Clark, Milton	.	.	.	Boston	.	.	82,750 00	1,073 41	21 47
							\$855,451 68	\$9,317 40	\$186 35

\* From July 1 to Nov. 1, 1879.

† From Nov. 1, 1878, to Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>EQUITABLE FIRE INSURANCE COMPANY</b> Stearns Brothers . . . . .	Nashville, Tenn. Boston . . . . .	\$275,858 50	\$1,223 51	\$30 59
<b>EQUITABLE FIRE AND MARINE INSURANCE CO.</b> Chace & Shaw . . . . . Currier, Aug. N. . . . . Currier, F. C., & Son . . . . . Freeman & Vinton . . . . . Howe, Samuel E. . . . . Johnson, William F. . . . . Nichols, Charles S., & Co. . . . . Swain, Joseph B. . . . . Tillinghast & Alden . . . . .	Providence, R.I. Fall River . . . . . Worcester . . . . . Fitchburg . . . . . Boston . . . . . Pittsfield . . . . . Lynn . . . . . Salem . . . . . Nantucket . . . . . New Bedford . . . . .	\$57,278 00 147,175 00 48,646 00 1,277,488 00 6,500 00 64,100 00 80,888 83 34,350 00 57,450 00	\$449 68 \$1,654 12 496 25 11,244 07 68 50 839 47 1,154 59 501 05 788 22	\$8 99 33 08 9 92 224 88 1 37 16 79 23 09 10 02 15 76
<b>EXCHANGE FIRE INSURANCE COMPANY</b> Cardell, E. L., & Co. . . . . Freeman & Vinton . . . . . Grant, Charles E. . . . . Johnson, William F. . . . .	New York, N.Y. Lowell . . . . . Boston . . . . . Worcester . . . . . Lynn . . . . .	\$1,773,875 83 \$148,333 00 1,034,880 00 161,900 00 21,300 00	\$17,195 95 \$1,267 18 7,814 00 1,413 42 291 90	\$343 90 \$25 34 156 28 28 27 5 84
<b>FAIRFIELD FIRE INSURANCE COMPANY</b> Abbott, H. Edward . . . . . Barton, S. R., & Co. . . . . Billings, H. W. . . . . Brainard, J. C. . . . . Cornish, Ivory S. . . . .	South Norwalk, Conn. Brookline . . . . . Webster . . . . . Conway . . . . . Amherst . . . . . New Bedford . . . . .	\$1,366,413 00 \$71,587 00 14,450 00 11,200 00 21,063 00 13,000 00	\$10,786 50 \$927 02 212 00 101 25 235 82 146 97	\$215 73 \$18 54 4 24 2 02 4 72 2 94



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>FIRE ASSOCIATION OF PHILADELPHIA — Con.</b>				
Brewster & Graves . . . . .	Newburyport . . . . .	\$64,807 00	\$850 41	\$25 51
Briggs, Andrew S. . . . .	Taunton . . . . .	57,697 00	895 53	26 87
Burleigh, O. H. . . . .	Natick . . . . .	36,975 00	288 94	8 67
Bush, A. L. . . . .	Westfield . . . . .	44,100 00	411 58	12 35
Chaffee, J. C. . . . .	Lee . . . . .	64,633 33	852 91	25 59
Church, H. C. . . . .	Lowell . . . . .	123,700 00	1,737 46	52 12
Clark, W. E. . . . .	Framingham . . . . .	158,525 00	1,502 95	45 09
Conn, George H. . . . .	Woburn . . . . .	71,998 00	817 50	24 52
Ferry & White . . . . .	Gloucester . . . . .	10,390 00	103 10	3 09
Follansbee, H. L. . . . .	Gloucester . . . . .	125,350 00	1,275 87	38 27
Fowler & Kendall . . . . .	Salem . . . . .	89,816 00	1,110 15	33 30
Fullerton, Charles D. . . . .	Brockton . . . . .	33,400 00	310 21	9 31
Goodier, A. B. . . . .	Southbridge . . . . .	14,500 00	133 02	3 99
Gould, Jesse, & Son . . . . .	Chelsea . . . . .	241,478 30	2,565 86	76 97
Greenwood, S. A. . . . .	Gardner . . . . .	67,620 00	972 99	29 19
Hastings, W. B., & Co. . . . .	Cambridge . . . . .	611,823 00	6,933 20	208 00
Hollis, E. P., & Co. . . . .	Natick . . . . .	35,975 00	432 19	12 97
Howland, S. D. . . . .	Fall River . . . . .	230,360 00	2,364 10	70 92
Hunt & Hamilton . . . . .	Athol . . . . .	42,800 00	549 59	16 49
Jennings, Albert . . . . .	Wellesley . . . . .	16,700 00	221 40	6 64
Johnson, B. S. . . . .	Haydenville . . . . .	22,000 00	238 37	7 15
Lockey, J. M. . . . .	Fitchburg . . . . .	153,485 00	2,239 78	67 19
Medcalf, William . . . . .	Ware . . . . .	21,075 00	152 33	4 57
Merrick, Spencer R. . . . .	Clinton . . . . .	14,360 00	204 15	6 12
Merrill, E. S.* . . . .	Winchendon . . . . .	5,000 00	70 75	2 12
Miller, George F. . . . .	North Adams . . . . .	83,065 00	1,087 43	32 62
Norwood, J. K. . . . .	Lawrence . . . . .	178,275 00	2,281 22	68 43

Parker, F. S.	.	.	.	.	Pittsfield.	81,617 00	1,074 90	32 25
Parker, George G.	.	.	.	.	Milford	42,175 00	496 68	14 90
Parker, James O.	.	.	.	.	Methuen	33,250 00	397 50	11 92
Parkhurst, C. S.	.	.	.	.	Springfield	143,265 00	1,349 66	40 49
Plimpton, Merrill F.	.	.	.	.	Fitchburg	72,300 00	983 09	29 49
Pope, Richard	.	.	.	.	Boston	2,503,350 58	22,648 30	679 45
Read, Elijah R.	.	.	.	.	Attleborough	7,550 00	65 65	1 96
Rowe, Richard	.	.	.	.	Newtonville	8,400 00	70 57	2 12
Selkirk, A. W.	.	.	.	.	Great Barrington	72,716 66	1,115 44	33 46
Serrat, William D.	.	.	.	.	Melrose	17,400 00	193 25	5 80
Silsbee & Pickford	.	.	.	.	Lynn	121,275 00	1,571 39	47 14
Taft, S. S.	.	.	.	.	Palmer	15,225 00	196 93	5 91
Tapley, Charles	.	.	.	.	Peabody	106,148 00	1,207 53	36 23
Turner, John M.	.	.	.	.	Northampton	116,575 00	1,269 99	38 10
Underwood, George E.	.	.	.	.	Ayer	114,867 89	1,713 76	51 41
Van Campen, Hiram	.	.	.	.	New Bedford	92,225 00	1,375 09	41 25
Warriner, S. C.	.	.	.	.	Holyoke	14,175 00	170 06	5 10
Washburn, J. D.	.	.	.	.	Worcester	261,837 00	3,696 93	110 91
Williams, Gorham D.	.	.	.	.	Greenfield	25,100 00	206 05	6 18
FIREMEN'S INSURANCE COMPANY						\$6,660,007 76	\$73,177 36	\$2,195 28
Norton, Sidney S.	.	.	.	.	Baltimore, Md.			
	.	.	.	.	Boston	\$473,966 33	\$4,751 61	\$95 03
FIREMEN'S INSURANCE COMPANY								
Bacheller, E. Q.	.	.	.	.	Dayton, O.			
Baker, Henry N.†	.	.	.	.	Lynn	\$18,550 00	\$203 01	\$4 06
Baker, Henry N., & Co.	.	.	.	.	Boston and Newton	332,488 67	2,420 65	48 41
Crowell, John F.	.	.	.	.	Boston and Newton	238,257 00	2,235 96	44 72
Hinckley, J. W.	.	.	.	.	Worcester	14,000 00	126 75	2 53
	.	.	.	.	Taunton	57,367 50	492 79	9 85

\* To February, 1879.

† November to April.

NAME OF COMPANY AND AGENTS.			Location and Residence.		Amount Insured.	Premiums Received.	Tax.
<b>FIREMEN'S INSURANCE Co. (Dayton) — Concluded.</b>							
Mellen & Stafford	.	.	Fall River	.	\$12,800 00	\$82 24	\$1 64
Read, Elijah R.	.	.	Attleborough	.	5,650 00	44 43	89
<b>FIREMEN'S INSURANCE COMPANY</b>			New York, N.Y.				
Stearns Brothers	.	.	Boston	.	\$719,143 17	\$5,605 83	\$112 10
	.	.		.	\$610,828 00	\$3,182 36	\$63 65
<b>FIREMEN'S INSURANCE COMPANY</b>			Newark, N.J.				
Bacheller, E. Q.	.	.	Lynn	.	\$102,325 00	\$1,199 09	\$23 98
Sawyer & Blake	.	.	Boston	.	1,051,484 00	6,785 33	135 71
<b>FIREMAN'S FUND INSURANCE COMPANY</b>			San Francisco, Cal.				
Abbott, H. E.	.	.	Brookline	.	\$1,153,809 00	\$7,984 42	\$159 69
Adams, Joseph S.	.	.	Framingham	.	\$20,550 00	\$267 30	\$5 35
Barton, S. R., & Co.	.	.	Webster	.	6,510 00	55 72	1 11
Bush, A. L.	.	.	Westfield	.	5,100 00	114 65	2 29
Church, H. C.	.	.	Lowell	.	—	60 00	1 20
Edwards, John, & Co.*	.	.	Lawrence	.	21,550 00	259 75	5 19
Follansbee, H. L.	.	.	Gloucester	.	6,000 00	65 00	1 30
Foster, Nathaniel, jun.	.	.	Boston	.	77,250 00	740 26	14 80
Fowler & Kendall	.	.	Salem	.	780,200 00	4,064 26	81 29
Gould, Jesse, & Son	.	.	Chelsea	.	17,650 00	195 75	3 91
Hall, John T.	.	.	Plymouth	.	9,000 00	123 75	2 47
Judd, C. C.	.	.	Holyoke	.	3,200 00	78 00	1 56
Mair, Thomas	.	.	Boston	.	57,430 00	513 19	10 26
	.	.		.	94,138 00	974 20	19 48

Packard, S. F. .	.	.	.	.	.	.	.	.	.	28,275 00	337 05	6 74
Porter, Samuel .	.	.	.	.	.	.	.	.	.	9,800 00	114 51	2 29
Pynchon, Joseph C.	.	.	.	.	.	.	.	.	.	63,895 00	647 51	12 95
Serrat, W. D. .	.	.	.	.	.	.	.	.	.	85,025 00	720 29	14 40
Stevenson, J. M.	.	.	.	.	.	.	.	.	.	10,500 00	148 75	2 97
Stone, Emerson .	.	.	.	.	.	.	.	.	.	26,300 00	265 87	5 32
Talbot, Jabez, jun.	.	.	.	.	.	.	.	.	.	6,100 00	64 13	1 28
Tatman, R. James	.	.	.	.	.	.	.	.	.	15,750 00	127 25	2 54
Tillinghast & Alden	.	.	.	.	.	.	.	.	.	39,880 00	419 22	8 38
Wetherbee & Nutter	.	.	.	.	.	.	.	.	.	2,300 00	46 50	93
Whitney, E. C. .	.	.	.	.	.	.	.	.	.	32,435 00	412 31	8 25
Williams, Daniel W.	.	.	.	.	.	.	.	.	.	14,550 00	183 55	3 67
Williams, S. A. .	.	.	.	.	.	.	.	.	.	27,250 00	379 00	7 58
Winward, W. W. .	.	.	.	.	.	.	.	.	.	—	314 50	6 29
FRANKLIN FIRE INSURANCE COMPANY												
Adams, Coleman S.	.	.	.	.	.	.	.	.	.	\$1,460,638 00	\$11,692 27	\$233 80
Allison, Henry .	.	.	.	.	.	.	.	.	.	\$26,940 00	\$267 78	88 03
Ballard, E. O. .	.	.	.	.	.	.	.	.	.	74,260 00	816 07	24 48
Briggs, Andrew S.	.	.	.	.	.	.	.	.	.	29,975 00	405 12	12 15
Briggs, George H.	.	.	.	.	.	.	.	.	.	64,792 00	950 33	28 51
Carter, B. F., & Co.	.	.	.	.	.	.	.	.	.	49,301 00	714 37	21 43
Church, H. C. .	.	.	.	.	.	.	.	.	.	66,984 00	614 00	18 42
Cook, Samuel H.	.	.	.	.	.	.	.	.	.	109,958 00	1,428 61	42 86
Dickerman, E. W.	.	.	.	.	.	.	.	.	.	37,500 00	419 41	12 58
Edwards, John, & Co.	.	.	.	.	.	.	.	.	.	33,500 00	352 09	10 56
Fisher, Fred L.	.	.	.	.	.	.	.	.	.	210,490 00	1,987 75	59 63
Frankle, Jones .	.	.	.	.	.	.	.	.	.	39,850 00	622 81	18 68
Fullerton, Charles D.	.	.	.	.	.	.	.	.	.	50,700 00	571 53	17 15
	.	.	.	.	.	.	.	.	.	36,500 00	329 92	9 90
	.	.	.	.	.	.	.	.	.			
Philadelphia, Penn.												
Framingham .	.	.	.	.	.	.	.	.	.			
Fitchburg .	.	.	.	.	.	.	.	.	.			
Marlborough .	.	.	.	.	.	.	.	.	.			
Taunton .	.	.	.	.	.	.	.	.	.			
Amesbury .	.	.	.	.	.	.	.	.	.			
Newburyport .	.	.	.	.	.	.	.	.	.			
Lowell .	.	.	.	.	.	.	.	.	.			
New Bedford .	.	.	.	.	.	.	.	.	.			
Westfield .	.	.	.	.	.	.	.	.	.			
Lawrence .	.	.	.	.	.	.	.	.	.			
Medway .	.	.	.	.	.	.	.	.	.			
Haverhill .	.	.	.	.	.	.	.	.	.			
Brockton .	.	.	.	.	.	.	.	.	.			

\* Two months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	ax.
FRANKLIN FIRE INSURANCE Co. — <i>Concluded.</i>				
Gordon, William R. . . . .	Beverly . . . . .	\$19,100 00	\$214 37	\$6 43
Gould, Jesse, & Son . . . . .	Chelsea . . . . .	101,580 00	1,146 04	34 38
Hartshorne, Charles F. . . . .	Wakefield . . . . .	19,175 00	252 08	7 56
Hastings, W. B., & Co. . . . .	Cambridge . . . . .	172,842 00	2,105 34	63 16
Hathaway, B. A. . . . .	Plymouth . . . . .	20,800 00	273 07	8 19
Hilliard, R. Walter . . . . .	Arlington . . . . .	1,500 00	13 95	42
Holbrook, Leander . . . . .	Milford . . . . .	11,600 00	107 35	3 22
Johnson, R. B. . . . .	Holyoke . . . . .	88,900 00	862 63	25 88
Munroe, A. C. . . . .	Worcester . . . . .	335,586 00	3,103 77	93 11
Northey, William . . . . .	Salem . . . . .	78,100 00	679 89	20 40
Paige, John C. . . . .	Boston . . . . .	1,794,090 69	22,600 26	678 01
Peck & Pierce . . . . .	Northampton . . . . .	70,750 00	646 56	19 40
Pendergast, George H. . . . .	Charlestown . . . . .	95,340 00	872 49	26 17
Serrat, W. D. . . . .	Malden . . . . .	11,015 00	114 13	3 42
Slade, John P. . . . .	Fall River . . . . .	17,900 00	256 70	7 70
Slade, John P., & Son . . . . .	Fall River . . . . .	71,525 00	927 73	27 83
Stevenson, J. M. . . . .	Pittsfield . . . . .	98,275 00	1,009 72	30 29
Stratton, Daniel W. . . . .	Hudson . . . . .	20,220 00	263 58	7 91
Tapley, Charles . . . . .	Peabody . . . . .	107,600 00	1,155 79	34 67
Thomas, Edward A. . . . .	Amherst . . . . .	22,925 00	222 91	6 69
Westgate, H. H. . . . .	Boston and Melrose . . . . .	7,550 00	75 90	2 28
Wetherbee & Nutter . . . . .	Brighton . . . . .	29,600 00	464 94	13 95
Whitaker, C. F. . . . .	North Adams . . . . .	61,780 00	720 06	21 60
Williams, Daniel W. . . . .	Waltham . . . . .	46,900 00	602 99	18 09
Williams, G. D. . . . .	Greenfield . . . . .	51,112 50	312 48	9 37
		\$4,186,516 19	\$18,484 52	\$1,454 51

GERMAN AMERICAN INSURANCE COMPANY	New York, N.Y.	\$16,200 00	\$151 75	\$3 03
Adams, Charles	Amherst.	7,000 00	92 50	1 85
Alden, Jared F.	Middleborough	76,460 00	844 44	16 89
Allison, Henry	Fitchburg	20,150 00	198 63	3 97
Andrus, F. O.	Sheffield	10,960 00	132 89	2 66
Appleton, Z. A.	Rockport	13,378 00	148 78	2 98
Barrett, R. F.	Concord	59,300 00	429 12	8 58
Barrows, R. S.	Jamaica Plain.	31,225 00	389 97	7 80
Barton, S. R., & Co.	Webster	87,029 00	795 70	15 91
Boydau, Warren	Walpole	10,050 00	89 92	1 80
Chapin, Charles M.	Hyde Park	73,637 50	927 25	18 54
Church, H. C.	Lowell	25,933 00	244 14	4 88
Corkins, Charles R.	Reading	7,255 00	183 67	3 67
Day, Henry A.	Ilyde Park	12,450 00	159 63	3 19
Denny, Charles A.	Leicester	21,350 00	185 93	3 72
Dunham, H. J.	Stockbridge	68,230 00	646 56	12 93
Edwards, John, & Co.	Lawrence	3,700 00	51 00	1 02
Everett, Edward F.	Cambridge	23,445 00	236 35	4 73
Fairbanks, J. W.	Westborough	57,667 00	695 24	13 90
Fisher, M. M.	Medway	24,300 00	263 38	5 27
Flagg & Tyler	North Adams	79,350 00	831 70	16 63
Follansbee, H. L.	Gloucester	3,900 00	43 75	87
Forbes, George E.	Brookfield	91,400 00	1,115 66	22 31
Fowler & Kendall	Salem	10,200 00	173 25	3 46
Freeman, James M.	Franklin	62,000 00	704 31	14 09
Fuller, S. B.	Florence	51,475 00	475 61	9 51
Gardner & Hellyar	Palmer	25,325 00	250 73	5 01
Gilmore, W. H. P.	Turner's Falls	58,400 00	579 74	11 59
Goodell, W. S.	Haverhill	41,490 97	537 10	10 74
Gould, Jesse, & Son	Chelsea	3,600 00	57 00	1 14
Greenwood, C. C.	Needham			

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<i>GERMAN AMERICAN INSURANCE Co. — Concluded.</i>				
Hall, John T.	Plymouth	\$12,450 00	\$151 87	\$3 10
Harding, W. B.	South Boston	39,002 00	385 52	7 71
Hayward, S. A., & Co	Brockton	60,350 00	598 14	11 96
Hobart, Seth L.	Hingham	6,500 00	117 50	2 35
Hodges, Charles W.	Foxborough	3,000 00	37 50	75
Hollis & Snow	Boston	2,705,571 00	20,712 68	414 25
Horton, Sparrow	Woburn	4,800 00	66 25	1 32
Hunt & Hamilton	Athol	28,158 33	401 97	8 04
Judd, C. C.	Holyoke	121,475 00	1,007 88	20 16
Kendall, G. E.	Worcester	281,725 00	2,683 52	53 67
Leonard & Lyman	Westfield	40,600 00	383 17	7 66
Leonard, James F.	Foxborough	4,500 00	35 50	71
Lincoln, William, & Son	Brookline	21,615 00	173 97	3 48
Maun, Seth, 2d.	Randolph	12,900 00	114 34	2 29
Murdoch, F.	Newton	31,900 00	401 50	8 03
Otis, George	Yarmouthport.	—	101 02	2 02
Phillips, E. M.	Southbridge	17,700 00	200 52	4 01
Piper & Sawyer	Newburyport	35,033 00	363 05	7 26
Pynchon, Joseph C.	Springfield	186,951 00	1,821 11	36 42
Read, E. R.	Attleborough	22,450 00	264 75	5 29
Rice, Henry	North Attleborough	19,485 00	241 45	4 83
Richards, Elias	Weymouth	10,300 00	100 88	2 02
Root, A. B.	Pittsfield	49,800 00	585 25	11 70
Rowe, Richard	Newtonville	73,500 00	536 32	10 73
Ryder, Thomas M.	Wareham	20,025 00	259 14	5 18
Selkirk, A. W.	Great Barrington	66,750 00	759 23	15 18
Serrat, William D.	Melrose	62,125 00	573 11	11 46

Shattuck, John N.	.	.	.	.	.	.	.	.	.	79,150 00	812 25	16 24
Sibley, Simon H.	.	.	.	.	.	.	.	.	.	1,900 00	19 00	38
Slade, A. K., jun.	.	.	.	.	.	.	.	.	.	45,325 00	514 66	10 29
Stetson, G. W.	.	.	.	.	.	.	.	.	.	4,400 00	45 60	91
Stratton, Daniel W.	.	.	.	.	.	.	.	.	.	18,750 00	225 93	4 52
Tillinghast & Alden	.	.	.	.	.	.	.	.	.	96,938 00	995 32	19 91
Trowbridge, S. W.	.	.	.	.	.	.	.	.	.	2,500 00	28 00	56
Tyler, Edward D.	.	.	.	.	.	.	.	.	.	16,650 00	153 00	3 06
Upton, Daniel	.	.	.	.	.	.	.	.	.	20,100 00	138 25	2 76
Walker, Oliver	.	.	.	.	.	.	.	.	.	101,800 00	976 13	19 52
Whitney, E. C.	.	.	.	.	.	.	.	.	.	36,660 00	410 50	8 21
Williams, S. A.	.	.	.	.	.	.	.	.	.	97,430 00	1,078 45	21 57
											\$50,112 99	\$1,002 18
GERMANIA FIRE INSURANCE COMPANY												
Bell, Wesley K.	.	.	.	.	.	.	.	.	.	\$8,000 00	\$101 25	\$2 02
Briggs, Andrew S.	.	.	.	.	.	.	.	.	.	32,730 00	417 08	8 34
Bugbee & Mack	.	.	.	.	.	.	.	.	.	72,650 00	575 33	11 51
Carpenter, George O.	.	.	.	.	.	.	.	.	.	1,437,721 00	13,491 25	269 82
Dunn, Thatcher B.	.	.	.	.	.	.	.	.	.	25,275 00	244 39	4 89
Esty, Frederick M.*	.	.	.	.	.	.	.	.	.	5,700 00	62 12	1 24
Flagg & Tyler	.	.	.	.	.	.	.	.	.	5,020 00	94 50	1 89
Forbes, George F.	.	.	.	.	.	.	.	.	.	5,250 00	52 50	1 05
Frankle, Jones	.	.	.	.	.	.	.	.	.	63,650 00	510 19	10 80
Gordon, William R.	.	.	.	.	.	.	.	.	.	58,065 00	609 86	12 20
Hall, John T.	.	.	.	.	.	.	.	.	.	5,875 00	58 12	1 16
Haskell, H. C. L.	.	.	.	.	.	.	.	.	.	9,500 00	123 75	2 47
Holman, Silas	.	.	.	.	.	.	.	.	.		135 50	2 71
Howard, H. P.	.	.	.	.	.	.	.	.	.	25,850 00	334 42	6 69
Hunt, George F.	.	.	.	.	.	.	.	.	.	37,650 00	431 38	8 63
New York, N.Y.												
Ipswich	.	.	.	.	.	.	.	.	.			
Taunton	.	.	.	.	.	.	.	.	.			
Lawrence	.	.	.	.	.	.	.	.	.			
Boston	.	.	.	.	.	.	.	.	.			
Gardner	.	.	.	.	.	.	.	.	.			
Framingham	.	.	.	.	.	.	.	.	.			
North Adams	.	.	.	.	.	.	.	.	.			
Brookfield	.	.	.	.	.	.	.	.	.			
Haverhill	.	.	.	.	.	.	.	.	.			
Beverly	.	.	.	.	.	.	.	.	.			
Plymouth	.	.	.	.	.	.	.	.	.			
Gloucester	.	.	.	.	.	.	.	.	.			
Fitchburg	.	.	.	.	.	.	.	.	.			
Fall River	.	.	.	.	.	.	.	.	.			
Lowell	.	.	.	.	.	.	.	.	.			

\* Since July 10, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>GERMANIA FIRE INSURANCE Co. — <i>Concluded.</i></b>				
Kendall, George E.	Worcester	\$235,605 00	\$2,497 21	\$49 94
Leonard & Lyman	Westfield	19,300 00	153 31	3 07
Macintire, S. A.	Salem	87,025 00	1,206 14	24 12
Mellen & Stafford	Fall River	32,830 00	267 50	5 35
Merriam, C. A.*	Chelsea	26,800 00	233 10	4 66
Parker, George G.	Milford	7,100 00	60 93	1 22
Phillips, Elisha M.	Southbridge	46,441 00	496 17	9 92
Sargeut, Bailey	Merrimac	16,000 00	257 01	5 14
Silsbee & Pickford	Lynn	144,275 00	1,791 77	35 84
Tyler, Edward D.	North Adams	2,500 00	20 25	40
Van Campen, Hiram	New Bedford	81,975 00	1,323 17	26 46
Warner, S. C.	Springfield	34,825 00	608 80	12 18
<b>GIRARD FIRE AND MARINE INSURANCE COMPANY,</b>				
Cardell, E. L., & Co.	Philadelphia, Penn.	\$2,527,612 00	\$26,187 00	\$523 72
Crowell, John F.	Lowell	\$66,150 00	\$180 47	\$14 41
Daniels, George P.	Worcester	55,660 00	466 30	13 99
Pynchon, Joseph C.	Salem	15,500 00	256 25	7 69
Swords, James	Springfield	85,650 00	869 30	26 08
	Boston	570,270 00	3,869 87	116 10
<b>GLEN'S FALLS INSURANCE COMPANY.</b>				
Chace & Shaw	Glen's Falls, N.Y.	\$793,230 00	\$5,942 19	\$178 27
Chapin, E. Dudley	Fall River	\$19,314 00	\$181 05	\$3 62
Collins, Thomas C.	Springfield	33,900 00	321 07	6 42
Cornish, Ivory S.	Middleborough	3,500 00	37 50	75
	New Bedford	5,000 00	46 50	93

Craig, George A.	.	.	.	.	Spencer .	.	.	.	9,300 00	103 49	2 07
Crowell, John F.	.	.	.	.	Worcester .	.	.	.	65,165 00	677 97	13 56
Goodman, James, & Co.	.	.	.	.	Boston .	.	.	.	932,631 00	7,072 03	141 44
Selkirk, A. W.	.	.	.	.	Great Barrington	.	.	.	20,250 00	218 13	4 36
Silsbee & Pickford	.	.	.	.	Lynn .	.	.	.	95,000 00	1,370 82	27 42
Stoddard, Elijah B.	.	.	.	.	Worcester .	.	.	.	8,950 00	93 55	1 87
Stone, Samuel H., jun.	.	.	.	.	Beverly .	.	.	.	4,800 00	44 00	88
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GLOBE FIRE INSURANCE COMPANY	.	.	.	.	New York, N.Y.	.	.	.	\$1,197,813 00	\$10,166 11	\$203 32
Clapp, Horace B., & Co.	.	.	.	.	Boston .	.	.	.	\$270,075 00	\$2,174 80	\$43 50
Holmes, J. W.	.	.	.	.	Springfield	.	.	.	11,798 62½	126 47½	2 53
Stearns Brothers	.	.	.	.	Boston .	.	.	.	78,805 55	592 49	11 85
Wood, B. L., jun.†	.	.	.	.	Taunton .	.	.	.	1,725 00	20 28	41
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GRANITE INSURANCE COMPANY	.	.	.	.	Richmond, Va.	.	.	.	\$362,404 17½	\$2,914 04½	\$58 29
Cheppu, John T.	.	.	.	.	Boston .	.	.	.	\$125,000 00	\$864 92	\$17 30
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GREAT WESTERN INSURANCE COMPANY	.	.	.	.	New York, N.Y.	.	.	.	\$4,966,487 00	\$33,962 71	\$679 25
Foster, Nathaniel, jun.	.	.	.	.	Boston .	.	.	.			
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GUARDIAN FIRE INSURANCE COMPANY	.	.	.	.	New York, N.Y.	.	.	.	\$756,224 00	\$5,096 89	\$101 94
Rothery, J. J. E.	.	.	.	.	Boston .	.	.	.			
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GUARDIAN FIRE AND LIFE ASSURANCE COMPANY,	.	.	.	.	London, England.	.	.	.	\$17,750 00	\$124 00	\$2 48
Brewster & Graves	.	.	.	.	Newburyport .	.	.	.	69,050 00	778 44	15 57
Daggett, H. M., jun., & Co.†	.	.	.	.	Attleborough .	.	.	.	9,500 00	93 00	1 86
Drew, Charles W.	.	.	.	.	Lowell .	.	.	.	20,800 00	174 75	3 49
Edwards, John, & Co.§	.	.	.	.	Lawrence .	.	.	.			

\* For two months.

† From Aug. 19.

‡ From March, 1879.

§ Four months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>GUARDIAN F. AND L. ASSURANCE CO. — <i>Con.</i></b>				
Frankle, Jones . . . . .	Haverhill . . . . .	\$89,700 00	\$786 77	\$15 74
Hollis & Snow . . . . .	Boston . . . . .	2,912,231 00	18,878 30	377 57
Tillinghast & Alden . . . . .	New Bedford . . . . .	165,533 00	1,537 02	30 74
Washburn, J. D. . . . .	Worcester . . . . .	259,585 00	3,207 47	64 15
<b>HAMBURG-BREMEN FIRE INSURANCE COMPANY.</b>				
Cardell, E. L., & Co. . . . .	Hamburg, Germany.	\$3,524,149 00	\$25,579 75	\$511 60
Church, H. C. . . . .	Lowell . . . . .	\$25,000 00	\$231 69	\$4 63
Clark, W. E. . . . .	Lowell . . . . .	6,000 00	52 50	1 05
Colby, W. R., & Co. . . . .	Frammingham . . . . .	39,400 00	423 90	8 48
Currier, F. C., & Son . . . . .	Salem . . . . .	33,829 00	404 86	8 10
Edwards, J., & Co. . . . .	Fitchburg . . . . .	7,800 00	88 75	1 77
Follansbee, H. L. . . . .	Lawrence . . . . .	3,500 00	33 50	67
Foster, Nathaniel, jun. . . . .	Gloucester . . . . .	46,625 00	581 06	11 62
Frankle, Jones . . . . .	Boston . . . . .	1,607,100 00	8,655 52	173 11
Fullerton, Charles D. . . . .	Haverhill . . . . .	27,700 00	165 75	3 31
Haffards, G. M. . . . .	Brockton . . . . .	26,550 00	271 20	5 42
Hall, John T. . . . .	Fall River . . . . .	72,450 00	682 01	13 64
Hellyar, Samuel H. . . . .	Plymouth . . . . .	11,491 67	158 20	3 16
Holmes, J. W. . . . .	Palmer . . . . .	5,100 00	42 10	84
Kendall, George E. . . . .	Springfield . . . . .	200,024 00	1,670 07	33 40
King & Pratt* . . . . .	Worcester . . . . .	62,600 00	531 05	10 62
Leighton, Royal B. . . . .	Greenfield . . . . .	3,500 00	27 75	55
Mann, Seth, 2d . . . . .	Melrose . . . . .	10,050 00	98 08	1 96
Ober, Joseph E. . . . .	Randolph . . . . .	1,500 00	22 50	45
Parker, George G. . . . .	West Medford . . . . .	5,450 00	49 85	1 00
	Milford . . . . .	16,050 00	173 00	3 46

Read, Elijah R.	.	.	.	.	.	.	.	3,000 00	47 50	95
Selkirk, A. W.	.	.	.	.	.	.	.	1,600 00	18 00	36
Silsbee & Pickford	.	.	.	.	.	.	.	63,100 00	630 53	12 61
Stevens, C. G., & Son	.	.	.	.	.	.	.	6,500 00	100 00	2 00
Swan, A. D.	.	.	.	.	.	.	.	12,472 51	149 54	2 99
Talbot, Jabez, jun.	.	.	.	.	.	.	.	4,100 00	52 37	1 05
Tillinghast & Alden	.	.	.	.	.	.	.	50,000 00	417 13	8 34
Tyler, Edward D.	.	.	.	.	.	.	.	18,600 00	128 88	2 57
Walker, Oliver	.	.	.	.	.	.	.	151,680 00	1,776 82	35 54
Washburn, J. D.	.	.	.	.	.	.	.			
										\$354 19
HAMBURG-MAGDEBURG FIRE INSURANCE Co.	.	.	.	.	.	.	.	\$2,527,772 18	\$17,711 11	
Bacheller, E. Q.	.	.	.	.	.	.	.	\$41,900 00	\$435 25	\$8 70
Darling, H. E.	.	.	.	.	.	.	.	568,584 00	5,693 93	113 88
D'Evelyn, John S.	.	.	.	.	.	.	.	22,175 00	340 56	6 81
Ellison William H.	.	.	.	.	.	.	.	210,737 00	1,325 31	26 51
Fuller, W. A., & Co.	.	.	.	.	.	.	.	112,585 00	1,369 13	27 38
Kilbride, J. J.	.	.	.	.	.	.	.	51,150 00	509 45	10 19
Lincoln, William, & Co.	.	.	.	.	.	.	.	88,251 00	927 31	18 55
Parks, Loren C.	.	.	.	.	.	.	.	81,881 00	1,125 20	22 50
Richardson, H. W.	.	.	.	.	.	.	.	17,650 00	139 99	2 80
Tracy, Carlos C.	.	.	.	.	.	.	.	4,500 00	53 75	1 07
Willard, John H.	.	.	.	.	.	.	.	27,150 00	278 00	5 56
Wood, B. L.	.	.	.	.	.	.	.	25,660 84	349 88	7 00
Wood, B. L., jun †	.	.	.	.	.	.	.	9,100 00	109 02	2 18
										\$253 13
										\$12,656 78
										\$1,261,323 84

\* From Sept. 1 to Nov. 1, 1879.

† From Aug. 1.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HANOVER FIRE INSURANCE COMPANY	New York, N.Y.			
Abbott, H. Edward . . . . .	Brookline . . . . .	\$104,518 00	\$1,023 34	\$20 47
Appleton, Z. A. . . . .	Rockport . . . . .	41,095 00	434 56	8 69
Barnes, David H. . . . .	Winchendon . . . . .	1,500 00	15 00	30
Bates, Daniel J. . . . .	North Scituate . . . . .	8,075 00	53 41	1 07
Briggs, Andrew S. . . . .	Taunton . . . . .	51,617 00	731 51	14 63
Briggs, George H. . . . .	Amesbury . . . . .	34,700 00	419 83	8 39
Burnham, Edward . . . . .	Cambridgeport . . . . .	159,202 50	1,166 68	23 33
Clapp, Lafayette . . . . .	Easthampton . . . . .	34,775 00	330 67	6 61
Collins, Thomas C. . . . .	Middleborough . . . . .	24,150 00	251 74	5 03
Crane, Wesley C. . . . .	Somerville . . . . .	65,990 00	436 94	8 74
Currier, Aug. N. . . . .	Worcester . . . . .	158,255 00	1,643 57	32 87
Damon, Isaac N. . . . .	Lexington . . . . .	6,875 00	77 62	1 55
Danforth, William S. . . . .	Plymouth . . . . .	11,000 00	176 25	3 52
Dunham & Wilson . . . . .	Pittsfield . . . . .	45,300 00	442 90	8 86
Dutcher, H., & Co. . . . .	Sheffield . . . . .	27,700 00	243 67	4 87
Farnsworth, Ezra S. . . . .	Newtonville . . . . .	23,650 00	187 57	3 75
Fiske, B. S., & Son . . . . .	Brighton . . . . .	12,900 00	167 75	3 35
Flagg & Tyler . . . . .	North Adams . . . . .	42,620 00	435 43	8 71
Freeman, James M. . . . .	Franklin . . . . .	8,900 00	141 75	2 83
Goodell, W. S. . . . .	Haverhill . . . . .	54,050 00	453 75	9 07
Gould, Jesse, & Son . . . . .	Chelsea . . . . .	38,020 00	415 95	8 32
Hastings, W. B., & Co. . . . .	Cambridge . . . . .	81,930 00	850 12	17 00
Higley, George T. . . . .	Asland . . . . .	11,600 00	143 75	2 87
Holman, Silas . . . . .	Fitchburg . . . . .	-	117 71	2 35
Hovey & Fenno . . . . .	Boston . . . . .	1,779,200 00	9,922 05	198 44
Howland, F. P., & Sons . . . . .	Abington . . . . .	33,625 00	364 92	7 30
Hunt & Hamilton . . . . .	Athol . . . . .	11,150 00	142 33	2 85

Johnson, R. B.	.	.	.	.	.	Holyoke	23,600 00	205 29	4 11
Johnson, William F.	.	.	.	.	.	Lynn	61,550 00	620 98	12 42
Kennedy, Thomas C.	.	.	.	.	.	East Boston	45,810 00	397 25	7 94
Ladd Brothers & Co.	.	.	.	.	.	Springfield	125,168 00	927 62	18 55
Leonard & Lyman	.	.	.	.	.	Westfield	33,400 00	291 74	5 83
Macintire, S. A.	.	.	.	.	.	Salem	28,000 00	321 84	6 44
Maynard, S. B.	.	.	.	.	.	Marlborough	8,250 00	84 62	1 69
Meserve, Clement	.	.	.	.	.	Hopkinton	18,775 00	254 79	5 10
Osgood & Perry	.	.	.	.	.	Lowell	45,750 00	362 33	7 25
Osgood, O. F.	.	.	.	.	.	Lowell	21,250 00	166 88	3 31
Parker, James O.	.	.	.	.	.	Methuen	19,600 00	261 37	5 23
Pearson, F. W.	.	.	.	.	.	Auburndale	19,173 53	189 79	3 80
Pendergast, George H.	.	.	.	.	.	Charlestown	89,805 00	785 00	15 70
Phillips, Elisha M.	.	.	.	.	.	Southbridge	45,155 16	469 83	9 40
Piper & Sawyer	.	.	.	.	.	Newburyport	52,883 34	528 07	10 56
Porter, Samuel	.	.	.	.	.	Beverly	36,500 00	427 75	8 55
Puffer, Loring W.	.	.	.	.	.	Brockton	23,500 00	239 00	4 78
Richardson, H. N. & O. P.	.	.	.	.	.	Attleborough	21,650 00	226 53	4 53
Richardson, O. P., jun.	.	.	.	.	.	Attleborough	30,066 00	307 77	6 16
Slade, A. K., jun.	.	.	.	.	.	Fall River	58,041 00	553 41	11 07
Smith, H. H.	.	.	.	.	.	Vineyard Haven	38,975 00	498 37	9 96
Smith, Jonathan	.	.	.	.	.	Clinton	10,280 00	116 65	2 33
Thomas, Edward A.	.	.	.	.	.	Amherst	16,300 00	196 08	3 92
Tillinghast & Allen	.	.	.	.	.	New Bedford	42,750 00	467 93	9 36
Tyler, Edward D.	.	.	.	.	.	North Adams	19,150 00	217 00	4 31
Walker, Oliver	.	.	.	.	.	Northampton	48,050 00	422 19	8 44
Williams, G. D.	.	.	.	.	.	Greenfield	44,710 00	254 17	5 08
Wright & Siggins	.	.	.	.	.	Great Barrington	7,100 00	57 00	1 14
Wright, Frank H.*	.	.	.	.	.	Great Barrington	27,500 00	329 80	6 60
							\$3,938,229 53	\$30,971 82	\$619 39

\* From Nov. 1, 1878, to Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>HARTFORD FIRE INSURANCE COMPANY.</b>				
Adams, Joseph S.	Hartford, Conn.	\$18,795 00	\$220 34	\$4 41
Barrows, R. S.	Framingham.	52,883 00	518 48	10 37
Bradway, M., & Son.	Jamaica Plain.	69,250 00	675 66	13 51
Carter, B. F., & Co.	Monson.	105,825 00	990 11	19 80
Church, H. C.	Newburyport.	213,025 00	2,469 76	49 40
Collins, Thomas C.	Lowell.	4,550 00	48 94	98
Currier, Daniel.	Middleborough.	16,681 00	194 14	3 88
Day, Henry A.	Methuen.	56,170 00	492 82	9 86
Fisher, M. M.	Hyde Park.	40,075 00	574 67	11 49
Flagg & Tyler.	Medway.	21,600 00	274 99	5 50
Fuller, E. J.	North Adams.	10,125 00	85 13	1 70
Gardner & Hellyar.	Winchendon.	11,150 00	87 58	1 75
Goodell, W. S.	Palmer.	156,940 00	1,501 25	30 02
Hall, John T.	Haverhill.	25,700 00	422 00	8 44
Hovey & Fenno.	Plymouth.	3,572,778 00	22,300 85	446 02
Howe, Samuel E.	Boston.	98,616 00	895 71	17 91
Howland, E. P.	Pittsfield.	14,885 00	155 10	3 10
Hunt & Hamilton.	Quincy.	48,241 67	656 10	13 12
Hyde, James F. C.	Athol.	72,200 00	575 03	11 50
Johnson, R. B.	Newton.	187,090 00	1,716 98	34 34
Johnson, Waldo.	Holyoke.	60,580 00	751 06	15 02
Lane, Otis.	Webster.	29,975 75	298 88	5 98
Leonard & Lyman.	Ware.	84,600 00	828 21	16 56
Lyons, Samuel J.	Westfield.	131,640 48	1,245 78	24 92
Maguire, John G.	Greenfield.	2,650 00	32 50	65
Northey, William.	Woburn.	271,052 00	2,252 88	45 06
Packard, S. Franklin.	Salem.	66,380 00	732 93	14 66
	Brockton.			

Parker, George G.	.	.	.	.	Milford	16,600 00	155 61	3 11
Peck & Pierce	.	.	.	.	Northampton	198,420 00	1,796 51	35 93
Phillips, Elisha M.	.	.	.	.	Southbridge	110,307 66	1,491 22	29 82
Puffer, George D.	.	.	.	.	Saxonsville	24,800 00	312 75	6 25
Pynchon, Joseph C.	.	.	.	.	Springfield	492,736 00	4,619 71	92 39
Richardson, H. N. & O. P.	.	.	.	.	Attleborough	24,950 00	275 13	5 50
Richardson, O. P., jun.	.	.	.	.	Attleborough	31,150 00	320 29	6 41
Siggins, Thomas *	.	.	.	.	Great Barrington	29,468 00	257 11	5 14
Silsbee & Pickford	.	.	.	.	Lynn	229,885 00	2,858 26	57 17
Skerry, S. H., & Co.	.	.	.	.	North Brookfield	60,867 00	719 38	14 38
Slade, John P.	.	.	.	.	Fall River	34,050 00	362 83	7 26
Slade, John P., & Son	.	.	.	.	Fall River	76,190 00	792 44	15 85
Stacy, S. A., & Son	.	.	.	.	Gloucester	101,770 00	1,079 77	21 60
Stevens, Charles G., & Son	.	.	.	.	Clinton	13,724 00	198 49	3 97
Stratton, Daniel W.	.	.	.	.	Hudson	8,050 00	90 47	1 81
Tapley, Charles	.	.	.	.	Peabody	137,515 00	1,518 36	30 37
Tillinghast & Alden	.	.	.	.	New Bedford	94,450 00	1,075 22	21 50
Tyler, Edward D.	.	.	.	.	North Adams	7,950 00	101 57	2 03
Upton & Willis	.	.	.	.	Fitchburg	53,050 00	585 12	11 70
Viles, Daniel F.	.	.	.	.	Waltham	133,075 00	1,177 40	23 54
Washburn, J. D.	.	.	.	.	Worcester	479,827 00	5,956 78	119 14
White, Nathaniel G.	.	.	.	.	Lawrence	69,850 00	516 80	10 34
Whitney, E. C.	.	.	.	.	Marlborough	69,935 00	589 89	11 79
Whittier, Samuel	.	.	.	.	Leominster	5,200 00	39 75	79
Williams, S. A.	.	.	.	.	Taunton	106,964 00	1,245 58	24 91
Wright & Siggins	.	.	.	.	Great Barrington	2,500 00	37 50	75
						\$8,056,741 56	\$69,171 82	\$1,383 40

\* Agency resigned Aug. 31, 1879.

NAME OF COMPANY AND AGENTS.		Location and Residence.		Amount Insured.	Premiums Received.	Tax.
<b>HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY</b>		Hartford, Conn.				
Chace & Shaw	.	Fall River	.	\$12,334 00	\$374 82	\$7 50
Chamberlain, W. S.	.	Boston	.	1,429,784 00	14,827 48	296 55
Freeman, David C.	.	Hartford, Conn.	.	398,550 00	4,111 95	82 23
Johnson, William F.	.	Lynn	.	16,950 00	163 50	3 27
Lockey & Allison	.	Fitchburg	.	35,900 00	347 13	6 94
Smith, John L.	.	Providence, R.I.	.	208,500 00	2,158 09	43 16
<b>HOFFMAN FIRE INSURANCE COMPANY</b>		New York, N.Y.				
Paige, John C.	.	Boston	.	\$2,132,018 00	\$21,982 97	\$439 65
Tillinghast & Alden	.	New Bedford	.	\$1,592,046 17	\$16,085 12	\$321 70
				36,675 00	420 05	8 40
<b>HOME INSURANCE COMPANY</b>		New York, N.Y.				
Adams, Joseph S.	.	Framingham	.	\$1,638,721 17	\$16,505 17	\$330 10
Alden, Jared F.	.	Middleborough	.	\$30,740 00	\$321 21	\$6 42
Andrus, F. O.	.	Sheffield	.	51,200 00	751 25	15 02
Baker, George M.	.	Marshfield	.	45,590 00	586 90	11 74
Baker, Henry N.	.	Newtonville	.	6,000 00	75 00	1 50
Baker, William	.	Fitchburg	.	18,600 00	127 51	2 55
Barrett, R. F.	.	Concord	.	6,800 00	101 45	2 03
Barton, S. R., & Co.	.	Oxford	.	38,200 00	475 87	9 52
Batcheller, Amos	.	Sutton	.	48,380 00	651 47	13 03
Bates, Daniel J.	.	North Scituate	.	25,445 00	269 71	5 39
Bell, Wesley K.	.	Ipswich	.	5,375 00	57 50	1 15
Billings, George A.	.	Hatfield	.	15,800 00	218 00	4 36
				3,500 00	39 50	79

Billings, Henry W.	.	.	.	.	Conway .	9,875 00	103 57	2 07
Boydén, Warren	.	.	.	.	Walpole .	256,995 00	2,721 00	54 42
Bridgeman, William E.	.	.	.	.	Belchertown .	2,400 00	28 50	57
Briggs, Andrew S.	.	.	.	.	Taunton .	168,164 00	1,907 96	38 16
Brown, Samuel W.	.	.	.	.	Brimfield .	900 00	10 50	21
Burleigh, O. H.	.	.	.	.	Natick .	66,317 00	692 23	13 84
Burnham, Edward	.	.	.	.	Cambridgeport	123,050 00	1,096 39	21 93
Bush, A. L.	.	.	.	.	Westfield .	133,868 00	1,326 91	26 54
Chapin & Williams	.	.	.	.	Greenfield .	21,450 00	135 74	2 71
Chapin, Charles M.	.	.	.	.	Hyde Park .	71,834 00	700 03	14 00
Chapin, E. Dudley	.	.	.	.	Springfield .	424,880 00	3,865 17	77 30
Cheever & Lee .	.	.	.	.	Manchester .	18,950 00	184 00	3 68
Clapp, Lafayette	.	.	.	.	Easthampton .	77,475 00	374 69	7 49
Colton, Edwin K.	.	.	.	.	Longmeadow .	18,100 00	194 24	3 88
Corkins, Charles R.	.	.	.	.	Reading .	82,140 00	865 44	17 31
Craig & Bemis .	.	.	.	.	Spencer .	3,000 00	34 95	70
Crane, Wesley C.	.	.	.	.	Somerville .	52,650 00	467 98	9 36
Curtis, Orson B.	.	.	.	.	Colrain .	15,075 00	184 25	3 68
Cutler, Nahum S.	.	.	.	.	Bernardston .	25,850 00	247 01	4 94
Darling, Uriah T.	.	.	.	.	Leyden .	2,700 00	33 75	67
Diamond, W. E.	.	.	.	.	West Springfield	13,800 00	110 87	2 22
Denny, Charles A.	.	.	.	.	Leicester .	44,325 34	654 92	13 10
Dunn, Thatcher B.	.	.	.	.	Gardner .	52,675 00	541 88	10 84
Dwelle, Jedediah	.	.	.	.	Hanover .	9,950 00	64 48	1 29
Ely, George W.	.	.	.	.	Wilbraham .	14,100 00	157 50	3 15
Everett, J. Mason	.	.	.	.	Canton .	56,340 00	721 60	14 43
Faunce, George B.	.	.	.	.	Boston .	432,078 16	3,874 82	77 50
Fayerweather, J. A.	.	.	.	.	Westborough	17,000 00	199 75	3 99
Fisher, M. M. .	.	.	.	.	Medway .	147,800 00	1,723 72	34 47
Fiske, A. A. .	.	.	.	.	Wenham .	16,345 00	206 49	4 13
Fiske, George B.	.	.	.	.	Holliston .	45,150 00	490 38	9 80

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>HOME INSURANCE Co. (New York) — <i>Continued.</i></b>				
Flagg & Tyler . . . . .	North Adams . . . . .	\$98,135 00	\$1,005 17	\$20 10
Foward, Joseph M. . . . .	Southwick . . . . .	1,000 00	10 50	21
Gardner & Hellyar . . . . .	Palmer . . . . .	192,130 00	1,935 41	38 71
Gay, Willard . . . . .	Norwood . . . . .	9,540 00	179 97	3 60
George, J. Phillips . . . . .	Jamaica Plain . . . . .	48,865 00	554 05	11 08
Gilmore, W. H. P. . . . .	Turner's Falls . . . . .	78,150 00	759 18	15 18
Goddard, Ira N. . . . .	Milbury . . . . .	19,475 00	218 95	4 38
Goodell, Walter S. . . . .	Haverhill . . . . .	207,500 00	2,041 57	40 83
Gordon, William R. . . . .	Beverly . . . . .	18,800 00	203 00	4 06
Gould, Jesse, & Son . . . . .	Chelsea . . . . .	322,476 97	3,034 42	60 68
Green, Darius A. . . . .	Medford . . . . .	6,500 00	86 66	1 73
Greenwood, C. C. . . . .	Needham . . . . .	22,420 00	299 52	5 99
Guild, Francis . . . . .	Dedham . . . . .	8,000 00	130 20	2 60
Hale, Otis F. . . . .	Gill . . . . .	5,200 00	64 00	1 28
Hall, John T. . . . .	Plymouth . . . . .	151,725 00	1,787 17	35 74
Hapgood, George D. . . . .	Chester . . . . .	10,840 00	147 50	2 95
Harding, W. B. . . . .	South Boston . . . . .	66,770 00	643 66	12 87
Hardwick, John . . . . .	Quincy . . . . .	85,285 00	1,021 75	20 43
Hastings, W. B., & Co. . . . .	Cambridge . . . . .	97,600 00	1,294 65	25 89
Hayden, C. L. . . . .	South Deerfield . . . . .	8,325 00	123 29	2 47
Hayward, S. A., & Co. . . . .	Brockton . . . . .	201,875 00	2,273 25	45 46
Higley, George T. . . . .	Ashland . . . . .	25,550 00	295 86	5 92
Hobart, Seth L. . . . .	Hingham . . . . .	27,695 00	347 82	6 96
Hodges, Charles W. . . . .	Foxborough . . . . .	3,700 00	46 50	93
Holbrook, Leander . . . . .	Milford . . . . .	30,800 00	281 95	5 64
Hollis & Snow . . . . .	Boston . . . . .	4,663,654 00	30,380 18	607 60
Hollis, E. P., & Co. . . . .	Natick . . . . .	23,850 00	265 30	5 31

Holman, Silas . . . . .	Fitchburg	571 01	11 42
Horton, Sparrow . . . . .	Woburn . . . . .	426 66	8 53
Howland, F. P., & Sons . . . . .	Abington . . . . .	582 54	11 65
Hunt & Hamilton . . . . .	Athol . . . . .	530 16	10 60
Hunt, O. D. . . . .	Amherst . . . . .	473 12	9 46
Hyde, James F. C. . . . .	Newton . . . . .	744 98	14 90
Ingraham, W. H. . . . .	Watertown . . . . .	583 23	11 66
Jewett, Charles E. . . . .	Georgetown . . . . .	15 00	30
Johnson, B. S. . . . .	Haydenville . . . . .	394 48	7 88
Johnson, R. B. . . . .	Holyoke . . . . .	1,205 15	24 10
Kennedy, Thomas C. . . . .	East Boston . . . . .	1,149 25	22 98
Kimball, William L. . . . .	Littleton . . . . .	160 31	3 20
Laue, Otis . . . . .	Ware . . . . .	377 50	7 55
Leonard, James F. . . . .	Foxborough . . . . .	59 00	1 18
Lincoln, William, & Son . . . . .	Brookline . . . . .	359 40	7 19
Macintire, S. A. . . . .	Salem . . . . .	3,757 30	75 15
Macy, George W. . . . .	Nantucket . . . . .	269 93	5 40
Mann, Seth, 2d . . . . .	Randolph . . . . .	283 86	5 68
Mausfield, J. D. . . . .	Wakefield . . . . .	188 10	3 76
Manton, Moses M. . . . .	Charlemont . . . . .	328 51	6 57
Merrick, Spencer R. . . . .	Clinton . . . . .	435 03	8 70
Merrill, E. S. . . . .	Winchendon . . . . .	31 25	62
Meserve, Clement . . . . .	Hopkinton . . . . .	739 96	14 80
Murdoch, F. . . . .	Newton . . . . .	724 08	14 48
Osgood & Perry . . . . .	Lowell . . . . .	1,106 04	22 12
Osgood, O. F. . . . .	Lowell . . . . .	421 73	8 43
Otis, George . . . . .	Yarmouthport . . . . .	1,724 29	34 49
Parks, Horace . . . . .	Russell . . . . .	31 00	62
Pease, M. H. . . . .	Lee . . . . .	527 37	10 55
Pendergast, George H. . . . .	Charlestown . . . . .	150 75	3 01
Phillips, Elisha M. . . . .	Southbridge . . . . .	1,018 04	20 36

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>HOME INSURANCE Co. (New York) — Concluded.</b>				
Piper & Sawyer	Newburyport . . . . .	\$209,925 00	\$2,246 18	\$44 92
Pomeroy, Charles	Northfield . . . . .	54,190 00	593 42	11 87
Pope, Henry	Milton . . . . .	1,275 00	9 30	19
Porter, Eleazer	Hadley . . . . .	3,800 00	24 25	48
Porter, John W.	Boston . . . . .	8,000 00	87 80	1 76
Potter, Nathan D.	Enfield . . . . .	100 00	1 21	02
Proctor, Abel R.	Arlington . . . . .	5,000 00	53 63	1 07
Reed, E. M.	Mansfield . . . . .	37,450 00	417 00	8 34
Richards, Elias	North Attleborough . . . . .	35,585 00	421 20	8 42
Richardson, H. N. & O. P.	Weymouth . . . . .	53,200 00	587 00	11 74
Richardson, O. P., jun.	Attleborough . . . . .	28,650 00	319 76	6 40
Root, A. B.	Attleborough . . . . .	49,950 00	406 39	8 13
Royce, Frederick M.	Pittsfield . . . . .	238,689 00	2,378 07	47 56
Ryder, Thomas M.	Wales . . . . .	1,800 00	18 00	36
Selkirk, A. W.	Wareham . . . . .	31,000 00	408 85	8 18
Serrat, William D.	Great Barrington . . . . .	122,860 00	1,328 09	26 56
Sibley, S. H.	Melrose and Malden . . . . .	202,425 00	1,457 55	29 15
Silabee & Pickford	Warren . . . . .	500 00	5 00	10
Skerry, S. H., & Co.	Lynn . . . . .	207,970 00	2,493 75	49 87
Slade, John P.	North Brookfield . . . . .	47,850 00	497 07	9 94
Slade, John P., & Son	Fall River . . . . .	46,325 00	633 75	12 67
Smart, Joseph A.	Fall River . . . . .	102,817 00	843 70	16 87
Smith, Henry A.	Andover . . . . .	11,800 00	124 81	2 50
Spellman, Solomon C.	Stoneham . . . . .	26,350 00	278 25	5 56
Stacy, S. A., & Son	Hampton . . . . .	14,700 00	195 25	3 90
Swan, Albert D.	Gloucester . . . . .	86,700 00	973 25	19 46
	Lawrence . . . . .	263,513 66	2,556 37	51 13

Taft, C. R.	.	.	.	.	Williamstown .	.	.	3,860 00	397 00	7 94
Tarr, J. Trueman, & Co.	.	.	.	.	Rockport .	.	.	20,700 00	202 25	4 04
Tillinghast & Alden .	.	.	.	.	New Bedford .	.	.	272,666 00	3,016 19	60 32
Tyler, Edward D.	.	.	.	.	North Adams .	.	.	63,795 00	559 95	11 20
Viles, Daniel F.	.	.	.	.	Waltham .	.	.	59,200 00	677 20	13 54
Walker, Oliver .	.	.	.	.	Northampton .	.	.	135,372 22	1,042 00	20 84
Washburn, J. D.	.	.	.	.	Worcester .	.	.	455,327 00	4,870 96	97 42
Wellington, H. H.	.	.	.	.	Adams .	.	.	59,775 00	556 84	11 14
Welsh, Josiah S.	.	.	.	.	Hudson .	.	.	12,460 00	133 49	2 67
Wetherbee & Nutter .	.	.	.	.	Brighton .	.	.	42,750 00	618 55	12 37
White, Luther .	.	.	.	.	Chicopee .	.	.	24,225 00	342 54	6 85
Whitney, E. C.	.	.	.	.	Marlborough .	.	.	39,660 00	419 25	8 38
Wight, Henry K.	.	.	.	.	Indian Orchard .	.	.	21,800 00	218 12	4 36
Wilder, Joseph H.	.	.	.	.	Shelburne Falls .	.	.	5,150 00	45 65	91
Williams, Gorham D.	.	.	.	.	Greenfield .	.	.	28,900 00	196 75	3 93
Wright, Charles P.	.	.	.	.	Montague .	.	.	2,800 00	30 13	60
									\$129,082 37	\$2,581 48
HOME INSURANCE COMPANY	.	.	.	.	Newark, N. J.	.	.	\$14,148,785 02		
Grant, Charles E.	.	.	.	.	Worcester .	.	.	-	\$249 98	\$5 00
Howe, Samuel E.	.	.	.	.	Pittsfield .	.	.	\$3,346 00	47 75	95
Judd, F. A.	.	.	.	.	Springfield .	.	.	21,250 00	237 31	4 75
									\$535 04	\$10 70
HOWARD INSURANCE COMPANY	.	.	.	.	New York, N. Y.	.	.	\$24,596 00		
Adams, J. Fred	.	.	.	.	Haverhill .	.	.	\$6,400 00	\$62 75	\$1 25
Baker, Henry N.	.	.	.	.	Boston and Newton .	.	.	171,375 00	918 65	18 97
Baker, William	.	.	.	.	Fitchburg .	.	.	1,600 00	44 00	88
Bowker, Albert	.	.	.	.	Boston .	.	.	519,596 00	2,915 12	58 30
Bugbee & Mack	.	.	.	.	Lawrence .	.	.	44,150 00	559 72	11 19
Chase, William E.	.	.	.	.	Newburyport .	.	.	21,325 00	205 90	4 12

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>HOWARD INSURANCE COMPANY — Concluded.</b>				
Cook, Samuel H.	New Bedford .	\$26,500 00	\$342 75	\$6 85
Hinckley, J. W.	Taunton .	33,920 00	468 59	9 37
Holman, Silas .	Fitchburg .	—	75 00	1 50
Hunt, George F.	Lowell .	19,400 00	191 87	3 84
Kendall, George E.	Worcester .	219,285 00	2,935 08	58 70
Macintire, S. A.	Salem .	50,733 33	533 35	10 67
Mellen & Stafford	Fall River .	22,300 00	127 50	2 55
Morisset, J., & Son	Plymouth .	675 00	10 12	20
Pyncheon, Joseph C.	Springfield .	123,557 00	1,210 16	24 20
Read, Elijah R.	Attleborough .	1,600 00	18 50	37
Stevenson, J. M.	Pittsfield .	69,275 00	933 24	18 66
		\$1,331,691 33	\$11,582 30	\$231 62
<b>IMPERIAL FIRE INSURANCE COMPANY</b>				
Alden, Jared F.	London, England.	\$8,250 00	\$91 87	\$1 84
Allison, Henry .	Middleborough .	63,388 34	770 34	15 41
Ballard, E. O.	Fitchburg .	48,305 71	1,23 86	12 48
Bird, H.* .	Marlborough .	17,400 00	156 54	3 13
Blaney, Alex. .	Cambridge .	45,995 00	391 81	7 84
Church, H. C. .	Natick .	11,000 00	167 50	3 35
Conn, George H.	Lowell .	39,400 00	479 52½	9 59
Dudley, Charles R.	Woburn .	1,300 00	7 00	14
Dunbar, J. R. .	Monson .	21,750 00	219 00	4 38
Dunham & Wilson	Westfield .	73,270 00	806 43	16 13
Edwards, John, & Co.	Pittsfield .	29,740 00	402 02	8 04
Fisher, Fred L.	Lawrence .	18,000 00	181 25	3 62
Fiske, George B.	Medway .	25,870 00	237 75	4 75
	Holliston .			

Fullerton, Charles D.	.	.	.	.	Brookton.	54,625 00	566 39	11 33
Gifford, S. S.	.	.	.	.	Provincetown.	2,900 00	36 62	73
Goodell, Walter S.	.	.	.	.	Haverhill	54,290 00	407 76	8 16
Grimmell, L., & Son	.	.	.	.	New Bedford	42,500 00	333 51	6 67
Hall, John T.	.	.	.	.	Plymouth	39,872 00	538 97	10 78
Hellyar, Samuel H.	.	.	.	.	Palmer	425 00	6 37	13
Holbrook, Leander	.	.	.	.	Milford	24,300 00	260 65	5 21
Holmes, J. W.	.	.	.	.	Springfield	104,912 50	806 39½	16 13
Johnson, Waldo	.	.	.	.	Webster	16,975 00	198 55	3 97
Kendall, George E.	.	.	.	.	Worcester	249,385 00	2,521 88	50 44
Lincoln, William, & Co.	.	.	.	.	Warren	5,050 00	28 04	56
Macintire, S. A.	.	.	.	.	Salem	48,350 00	631 28	12 63
Otis, George	.	.	.	.	Yarmouthport.	—	251 00	5 02
Paige, John C.	.	.	.	.	Boston	2,365,483 95	17,317 84	346 36
Peck, Benjamin W.	.	.	.	.	Holyoke	15,125 00	158 75	3 17
Piper & Sawyer	.	.	.	.	Newburyport	9,333 00	110 32	2 21
Richardson, H. N. & O. P.	.	.	.	.	Attleborough	10,400 00	101 00	2 02
Richardson, O. P., jun.	.	.	.	.	Attleborough	27,650 00	306 00	6 12
Serrat, W. D.	.	.	.	.	Melrose	9,550 00	70 68	1 41
Silsbee & Pickford	.	.	.	.	Lynn	100,700 00	1,246 70	24 93
Slade, John P.	.	.	.	.	Fall River	9,200 00	74 50	1 49
Slade, John P., & Son	.	.	.	.	Fall River	12,350 00	107 85	2 16
Tapley, Charles	.	.	.	.	Peabody	46,450 00	534 98	10 70
Underhay, John	.	.	.	.	Holbrook	18,700 00	145 00	2 90
Walker, Oliver	.	.	.	.	Northampton	28,625 00	364 37	7 28
Whitaker, C. F.	.	.	.	.	North Adams	17,275 00	241 00	4 82
Williams, S. A.	.	.	.	.	Taunton	57,651 00	800 89	16 02
Wright & Higgins	.	.	.	.	Great Barrington	3,500 00	58 75	1 17
Wright, Frank H.†	.	.	.	.	Great Barrington	4,125 00	12 00	24
						\$3,783,371 50	\$32,772 94	\$655 46

\* Agency discontinued March 31, 1879.

† From Nov. 1, 1878, to Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>INSURANCE COMPANY STATE OF PENNSYLVANIA.</b>				
Adams, Edward F.	Philadelphia, Penn.	\$1,000 00	\$17 50	\$0 52
Brinard, J. C.	Haverhill	10,750 00	130 38	3 91
Chaffee, J. C.	Amherst	21,500 00	398 50	11 95
Coolidge, Augustus	Lee.	9,300 00	103 90	3 12
Gould, Jesse, & Son	Worcester	23,366 00	285 76	8 57
Greenwood, S. A.	Chelsea	2,300 00	42 50	1 27
Howland, S. D.	Gardner	14,450 00	205 50	6 16
Kilbride, J. J.	Fall River	8,850 00	87 90	2 64
Lockett & Allison	Lawrence	27,025 00	331 54	9 95
Parkhurst, C. S.	Fitchburg	18,100 00	274 58	8 24
Pope, Richard	Springfield	966,896 50	9,310 04	279 30
Selkirk, A. W.	Boston	4,850 00	95 50	2 86
Sproat, Charles W.	Great Barrington	8,500 00	138 50	4 15
Turner, John M.	Taunton	11,575 00	118 90	3 57
Van Campen, H.	Northampton	9,850 00	147 50	4 42
Warriner, S. C.	New Bedford	7,500 00	95 62	2 87
	Holyoke			
<b>IRVING INSURANCE COMPANY</b>		\$1,145,812 50	\$11,784 12	\$353 50
Ellison, William H.	New York, N.Y.			
	Boston	\$202,507 30	\$2,912 06	\$58 24
<b>KNICKERBOCKER CASUALTY INSURANCE COMPANY,</b>				
Baker, Henry N., Glass *	New York, N.Y.			
Baker, Henry N., Boiler *	Boston and Newton	-	\$107 98	\$2 16
Baker, Henry N., & Co., Glass	Boston and Newton	-	77 75	1 55
Baker, Henry N., & Co., Boiler	Boston and Newton	-	118 42	2 37
	Boston and Newton	-	182 00	3 64
		-	\$186 15	\$9 72

KNICKERBOCKER FIRE INSURANCE COMPANY		New York, N.Y.			
Holmes, J. W.	.	Springfield	.	\$11,798 62½	\$126 47½
Jordan, Lovett & Co.	.	Boston	.	142,867 16	1,384 27
Stearns Brothers	.	Boston	.	78,805 55	592 49
Wood, B. L., jun †	.	Taunton	.	1,725 00	20 28
					\$2 53
					31 69
					11 85
					41
					\$46 48
LA CAISSE GÉNÉRALE INSURANCE COMPANY		Paris, France			
Adams, Edward F.	.	Haverhill	.	\$22,400 00	\$277 81
Barton, S. R., & Co.	.	Webster	.	22,400 00	359 87
Brainard, J. C.	.	Amherst	.	12,900 00	156 27
Burleigh, O. H.	.	Natick	.	20,300 00	223 48
Chaffee, J. C.	.	Lee	.	22,300 00	356 13
Clark, W. E.	.	Framingham	.	73,922 00	726 72
Coburn, Charles	.	Lowell	.	75,984 00	14 53
Follansbee, H. L.	.	Gloucester	.	55,350 00	652 94
Fowler & Kendall	.	Salem	.	21,800 00	624 62
Fullerton, Charles D.	.	Brookton	.	23,400 00	327 10
Greenwood, S. A.	.	Gardner	.	9,500 00	270 41
Hastings, W. B., & Co.	.	Cambridge	.	155,831 00	163 38
Hollis, E. P., & Co.	.	Natick	.	7,400 00	2,092 44
Howland, S. D.	.	Fall River	.	54,750 00	82 25
Kilbride, J. J.	.	Lawrence	.	8,600 00	485 80
Lockey & Allison	.	Fitchburg	.	43,656 00	96 90
Lockey & Dennis	.	Fitchburg	.	9,000 00	633 56
Medcalf, William	.	Ware	.	3,600 00	163 75
Miller, George F.	.	North Adams	.	37,550 00	3 27
Parker, F. S.	.	Pittsfield	.	30,200 00	87 50
Parkhurst, C. S.	.	Springfield	.	94,450 00	527 50
Parks, Loren C.	.	Worcester	.	85,365 00	336 06
					6 72
					13 86
					24 52

\* November to April.

† From Aug. 19.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<i>LA CAISSE GÉNÉRALE INSURANCE Co. — Con.</i>				
Pope, Richard . . . . .	Boston . . . . .	\$1,155,132 50	\$11,599 81	\$232 00
Selkirk, A. W. . . . .	Great Barrington . . . . .	11,866 67	152 04	3 04
Sproat, Charles W. . . . .	Taunton . . . . .	47,600 00	673 27	13 47
Turner, John M. . . . .	Northampton . . . . .	35,350 00	454 14	9 08
Underwood, George E. . . . .	Ayer . . . . .	21,550 00	379 07	7 58
Van Campen, H. . . . .	New Bedford . . . . .	30,625 00	370 55	7 41
Warriner, S. C. . . . .	Holyoke . . . . .	2,500 00	33 75	67
		\$2,195,282 17	\$24,226 10	\$484 51
<i>LA CONFIANCE FIRE INSURANCE COMPANY</i>				
Abbott, H. Edward * . . . .	Paris, France.			
Cardell, E. L., & Co. . . . .	Brookline . . . . .	\$37,826 00	\$554 51	\$11 09
Carpenter, George O. . . . .	Lowell . . . . .	15,500 00	162 50	3 25
Currier, F. C., & Son . . . . .	Boston . . . . .	242,355 00	2,252 34	45 05
Foote, William H. . . . .	Fitchburg . . . . .	1,000 00	12 50	25
Fuller, S. B. . . . .	Westfield . . . . .	4,200 00	54 75	1 09
Hastings, W. B., & Co. . . . .	Florence . . . . .	10,600 00	121 20	2 42
Hellyar, Samuel H. . . . .	Cambridge . . . . .	33,500 00	458 41	9 17
Hinckley, J. W. . . . .	Palmer . . . . .	8,500 00	72 29	1 44
Holbrook, Leander . . . . .	Taunton . . . . .	8,000 00	70 00	1 40
Judd, C. C.† . . . .	Milford . . . . .	4,600 00	29 93	60
Killbride, J. J. . . . .	Holyoke . . . . .	15,035 00	179 68	3 59
Nichols, C. S., & Co. . . . .	Lawrence . . . . .	4,900 00	46 60	93
Peck & Pierce . . . . .	Salem . . . . .	8,700 00	131 67	2 63
Serrat, William D. . . . .	Northampton . . . . .	11,400 00	101 75	2 03
Silsbee & Pickford . . . . .	Melrose . . . . .	12,000 00	145 00	2 90
Stevenson, J. M. . . . .	Lynn . . . . .	8,500 00	50 63	1 01
	Pittsfield . . . . .	15,700 00	107 03	2 14

Stone, Emerson	.	.	.	.	.	.	.	650 00	3 25	6
Thomas, Edward A..	.	.	.	.	.	.	.	1,000 00	12 50	25
Warner, S. C.	.	.	.	.	.	.	.	27,300 00	299 83	6 00
Washburn, J. D.	.	.	.	.	.	.	.	38,375 00	572 89	11 46
Whitaker, C. F.†	.	.	.	.	.	.	.	160,275 00	1,583 97	31 68
LAMAR INSURANCE COMPANY	.	.	.	.	.	.	.	\$669,916 00	\$7,023 23	\$140 44
Northey, William	.	.	.	.	.	.	.	\$214,100 00	\$609 53	\$12 19
Sawyer & Blake	.	.	.	.	.	.	.	923,690 14	7,705 11	154 10
LANCASHIRE INSURANCE COMPANY	.	.	.	.	.	.	.	\$1,137,790 14	\$8,314 64	\$166 29
Abbott, H. Edward \$	.	.	.	.	.	.	.	\$17,250 00	\$340 00	\$6 80
Bacon, H. S.	.	.	.	.	.	.	.	32,100 00	437 67	8 75
Ballard, E. O.	.	.	.	.	.	.	.	63,542 03	621 09	12 42
Barton, S. R., & Co..	.	.	.	.	.	.	.	48,609 00	767 33	15 35
Brewster & Graves	.	.	.	.	.	.	.	71,769 00	1,087 59	21 75
Bugbee, A. V.	.	.	.	.	.	.	.	44,465 00	500 00	10 00
Burleigh, O. H.	.	.	.	.	.	.	.	44,050 00	444 23	8 88
Cardell, E. L., & Co.	.	.	.	.	.	.	.	138,958 00	1,813 41	36 27
Chaffee, J. C.	.	.	.	.	.	.	.	53,050 00	670 75	13 41
Chapin & Williams	.	.	.	.	.	.	.	11,200 00	114 70	2 29
Clapp, Horace B., & Co.	.	.	.	.	.	.	.	40,500 00	392 19	7 84
Collins, Thomas C.	.	.	.	.	.	.	.	22,525 00	363 85	7 28
Conn, George H.	.	.	.	.	.	.	.	96,441 00	1,019 01	20 98
Currier, Aug. N.	.	.	.	.	.	.	.	83,266 00	9,396 04	187 92
Currier, F. C., & Son	.	.	.	.	.	.	.	83,220 00	976 13	19 52
Denny, C. A.	.	.	.	.	.	.	.	31,083 00	456 11	9 12
Ellison, William H.	.	.	.	.	.	.	.	2,378,357 32	17,796 40	355 93
Spencer .	.	.	.	.	.	.	.			
Amherst .	.	.	.	.	.	.	.			
Springfield	.	.	.	.	.	.	.			
Worcester	.	.	.	.	.	.	.			
North Adams	.	.	.	.	.	.	.			
New York, N.Y.	.	.	.	.	.	.	.			
Salen .	.	.	.	.	.	.	.			
Boston .	.	.	.	.	.	.	.			
Manchester, England.	.	.	.	.	.	.	.			
Brookline	.	.	.	.	.	.	.			
Milford	.	.	.	.	.	.	.			
Marlborough	.	.	.	.	.	.	.			
Webster .	.	.	.	.	.	.	.			
Newburyport	.	.	.	.	.	.	.			
Lawrence	.	.	.	.	.	.	.			
Natick .	.	.	.	.	.	.	.			
Lowell .	.	.	.	.	.	.	.			
Lee .	.	.	.	.	.	.	.			
Greenfield	.	.	.	.	.	.	.			
Boston .	.	.	.	.	.	.	.			
Middleborough	.	.	.	.	.	.	.			
Woburn .	.	.	.	.	.	.	.			
Worcester	.	.	.	.	.	.	.			
Fitchburg	.	.	.	.	.	.	.			
Leicester.	.	.	.	.	.	.	.			
Boston .	.	.	.	.	.	.	.			

\* From Sept. 17, 1879.

† Agency established Aug. 9, 1879.

‡ From Aug. 1, 1879.

§ From Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>LANCASHIRE INSURANCE COMPANY—Concluded.</b>				
Fiske, George B.	Holliston	\$87,490 00	\$568 83	\$11 38
Fowler & Kendall	Salem	64,316 00	911 25	18 22
Freeman, James M.	Franklin	10,100 00	140 00	2 80
Goodell, W. S.	Haverhill	105,250 00	1,180 30	23 61
Hall, John T.	Plymouth	23,900 00	284 00	5 68
Hardwick, John	Quincy	19,000 00	260 50	5 21
Hastings, W. B., & Co.	Cambridge	165,005 00	1,807 19	36 14
Hollis, E. P., & Co.	Natick	4,925 00	61 75	1 23
Holmes, J. W.	Springfield	504,231 00	4,577 18	91 54
Howland, S. D.	Fall River	146,640 00	1,647 69	32 95
Lincoln, William, & Co.	Warren	204,272 00	2,125 45	42 51
Lockey & Dennis	Fitchburg	10,900 00	109 52	2 19
Lockey, John M.	Fitchburg	—	158 68	3 17
Merriam, C. A.	Chelsea	49,480 00	483 69	9 67
Parker, George G.	Milford	10,000 00	128 82	2 57
Peck & Pierce	Northampton	114,922 00	1,230 60	24 61
Pendergast, George H.	Charlestown	116,100 00	1,277 10	25 54
Porter, Samuel	Beverly	35,650 00	439 39	8 79
Puffer, Loring W.	Brockton	53,330 00	681 23	13 62
Read & Sanger	Roxbury	29,400 00	188 63	3 77
Richards, Elias	Weymouth	22,800 00	270 15	5 40
Richardson, H. N. & O. P.	Attleborough	12,250 00	155 38	3 11
Richardson, O. P., jun.	Attleborough	31,825 00	314 69	6 29
Robinson, R. B.	Westfield	26,342 00	273 90	5 48
Siggins, Thomas*	Great Barrington	33,443 00	373 43	7 47
Stevens, C. G., & Son	Clinton	36,650 00	506 61	10 13
Stevenson, John M.	Pittsfield.	99,756 00	1,079 75	21 59

Thomas, Edward A.	.	.	.	.	Amherst.	54,300 00	633 51	12 67
Underwood, George E.	.	.	.	.	Ayer	60,828 00	665 21	13 30
Van Campen, Hiram	.	.	.	.	New Bedford	104,650 00	1,489 93	29 80
Whitaker, C. F.	.	.	.	.	North Adams	122,726 00	1,439 50	28 79
Williams, S. A.	.	.	.	.	Taunton.	75,727 00	983 16	19 66
<b>LIVERPOOL AND LONDON AND GLOBE INSURANCE</b>								
COMPANY	.	.	.	.	Liverpool, England.	\$6,427,193 35	\$63,673 52	\$1,273 40
Baker, William	.	.	.	.	Fitchburg	\$2,050 00	\$15 25	\$0 30
Bell, Wesley K.	.	.	.	.	Ipswich	13,525 00	162 65	3 25
Brewster & Graves	.	.	.	.	Newburyport	149,630 00	1,671 79	33 44
Briggs, Andrew S.	.	.	.	.	Taunton.	118,171 00	1,393 65	27 87
Brown, Henry A.	.	.	.	.	Salem	253,548 00	2,799 03	55 98
Chaffee, J. C.	.	.	.	.	Lee.	61,450 00	672 10	13 44
Chapin & Williams	.	.	.	.	Greenfield	66,050 00	488 17	9 76
Church, H. C.	.	.	.	.	Lowell	103,057 00	1,209 56	24 19
Clark, W. E.	.	.	.	.	Framingham	165,350 00	1,687 48	33 75
Collins, Thomas C.	.	.	.	.	Middleborough	28,785 00	318 08	6 36
Conn, George H.	.	.	.	.	Woburn	303,216 50	3,338 23	66 76
Dickerman, E. W.	.	.	.	.	Westfield	100,262 50	909 12	18 18
Dodd, Stephen, & Co.	.	.	.	.	Gloucester	123,192 00	1,196 69	23 93
Fairbanks, J. W.	.	.	.	.	Westborough	123,795 00	1,035 93	20 72
Fisher, M. M.	.	.	.	.	Medway	75,950 00	887 94	17 76
Fiske, George B.	.	.	.	.	Holliston	51,141 67	444 52	8 89
Flagg & Tyler	.	.	.	.	North Adams	112,595 00	1,320 16	26 40
Forbush, James M.	.	.	.	.	Natick	201,250 00	2,005 52	40 11
Frankle, Jones	.	.	.	.	Haverhill	184,500 00	1,925 56	38 51
Gordon, William R.	.	.	.	.	Beverly	82,000 00	963 50	19 27
Grimmell, Lawrence	.	.	.	.	New Bedford	372,100 00	3,380 01	67 60
Guild, Charles E.	.	.	.	.	Boston	17,338,433 00	85,148 12	1,702 96

\* Agency resigned Aug. 31, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>LIVERPOOL AND LONDON, ETC. — <i>Concluded.</i></b>				
Holbrook, Leander . . . . .	Milford . . . . .	\$43,250 00	\$404 92	\$8 10
Holman, Silas . . . . .	Fitchburg . . . . .	—	518 20	10 96
Holmes, J. W. . . . .	Springfield . . . . .	674,898 00	5,596 75	111 93
Howland, F. P., & Sons . . . . .	Abington . . . . .	138,325 00	1,391 80	27 84
Hoyt, G. & J. F. . . . .	Shelburne Falls . . . . .	12,000 00	140 30	2 80
Hunt & Hamilton . . . . .	Athol . . . . .	43,700 00	341 93	6 84
Jordan & Co. . . . .	Weymouth . . . . .	46,600 00	639 11	12 78
Judd, C. C. . . . .	Holyoke . . . . .	195,275 00	1,626 52	32 53
Lincoln, William, & Co. . . . .	Warren . . . . .	501,003 00	4,019 70	80 39
Lockey & Allison . . . . .	Fitchburg . . . . .	51,400 00	460 75	9 21
Maynard, S. B. . . . .	Marlborough . . . . .	31,650 00	388 65	7 77
Munroe, A. C. . . . .	Worcester . . . . .	908,633 00	6,957 99	139 16
Pease, Joseph T. . . . .	Edgartown . . . . .	54,800 00	718 71	14 37
Puffer, Loring W. . . . .	Brockton . . . . .	104,275 00	1,328 25	26 56
Richardson, H. N. & O. P. . . . .	Attleborough . . . . .	6,800 00	86 01	1 72
Richardson, O. P., jun. . . . .	Attleborough . . . . .	47,166 00	476 84	9 54
Selkirk, A. W. . . . .	Great Barrington . . . . .	78,700 00	771 13	15 42
Silsbee & Pickford . . . . .	Lynn . . . . .	204,675 00	2,530 21	50 60
Slade, John P. . . . .	Fall River . . . . .	77,000 00	763 31	15 27
Slade, John P., & Son . . . . .	Fall River . . . . .	218,261 00	2,210 50	44 21
Stevens, C. G., & Son . . . . .	Clinton . . . . .	31,500 00	495 12	9 90
Stevenson, J. M. . . . .	Pittsfield . . . . .	127,800 00	1,422 86	28 46
Stratton, Daniel W. . . . .	Hudson . . . . .	60,800 00	729 74	14 59
Swan, Albert D. . . . .	Lawrence . . . . .	194,338 00	1,653 22	33 06
Tyler, Edward D. . . . .	North Adams . . . . .	47,520 00	441 08	8 82
Underhay, John . . . . .	Holbrook . . . . .	27,350 00	341 17	6 82
Underwood, George E. . . . .	Ayer . . . . .	102,574 68	1,226 07	24 52

Walker, Oliver . . . . .	Northampton . . . . .	164,000 00	1,524 76	30 49
Weston, William H. . . . .	Danvers . . . . .	63,500 00	908 75	18 17
Whitney, E. C. . . . .	Marlborough . . . . .	43,500 00	345 33	6 91
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LONDON AND LANCASHIRE FIRE INSURANCE COM- PANY . . . . .	Liverpool, England.	\$24,334,395 35	\$153,462 74	\$3,069 17
Appleton, Z. A. . . . .	Rockport . . . . .	\$600 00	\$9 00	\$0 18
Ballard, E. O. . . . .	Marlborough . . . . .	50,795 00	540 73	10 81
Barton, S. R., & Co.† . . . . .	Webster . . . . .	18,100 00	336 10	6 72
Bird, H. . . . .	Cambridge . . . . .	63,075 00	760 07	15 20
Brown, Benjamin F. . . . .	Charlestown . . . . .	7,500 00	130 00	2 60
Carter, B. F., & Co. . . . .	Newburyport . . . . .	8,400 00	91 00	1 82
Conn, George H.† . . . .	Woburn . . . . .	68,180 00	823 29	16 47
Currier, Aug. N. . . . .	Worcester . . . . .	30,000 00	272 36	5 45
Edwards, J., & Co.§ . . . .	Lawrence . . . . .	26,500 00	299 25	5 98
Esty, Frederick M.¶ . . . .	Frammingham . . . . .	4,300 00	29 75	59
Foster & Scull . . . . .	Boston . . . . .	1,057,397 14	8,553 57	171 07
Frankle, Jones . . . . .	Haverhill . . . . .	27,500 00	276 25	5 52
Gordon, William R. . . . .	Beverly . . . . .	1,500 00	18 75	37
Gould, Jesse, & Son . . . .	Chelsea . . . . .	3,000 00	52 50	1 05
Grinnell, L., & Son . . . .	New Bedford . . . . .	36,350 00	583 34	11 67
Hayward, S. A., & Co. . . .	Brockton . . . . .	43,500 00	682 50	13 65
Judd, C. C.¶ . . . .	Holyoke . . . . .	32,800 00	391 73	7 83
Löffler, Charles . . . . .	Boston Highlands . . . . .	25,900 00	267 35	5 35
Lockey, John M. . . . .	Pitchburg . . . . .	27,635 00	476 94	9 54
Northey, William . . . . .	Salem . . . . .	18,490 00	267 37	5 35
Slade, John P., & Son . . . .	Fall River . . . . .	13,030 00	116 09	2 32
Stevenson, J. M. . . . .	Pittsfield . . . . .	31,000 00	337 00	6 74
Whitaker, C. F.** . . . .	North Adams . . . . .	7,745 00	119 40	2 39

\* From July, 1879.

† Agency established July, 1879.

‡ Since July 1, 1879.

§ Four months.

\*\* From Sept. 1, 1879.

|| Since Aug. 1, 1879.

¶ Agency established July 11, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<i>LONDON AND LANCASHIRE, ETC. — Concluded.</i>				
Whitmore, James C. . . . .	East Boston . . . . .	\$12,600 00	\$120 50	\$2 41
Williams, G. D. . . . .	Greenfield . . . . .	2,000 00	25 00	50
<i>LONDON ASSURANCE COMPANY</i>				
Adams, J. Fred . . . . .	London, England.	\$1,617,897 14	\$15,579 84	\$311 58
Brown, Henry A. . . . .	Haverhill . . . . .	\$13,000 00	\$67 88	\$1 36
Bugbee & Mack . . . . .	Salem . . . . .	117,549 00	1,151 77	23 04
Chase, William E. . . . .	Lawrence . . . . .	21,850 00	200 00	4 00
Cook, Samuel H. . . . .	Newburyport . . . . .	30,000 00	336 34	6 73
Currier, Aug. N. . . . .	New Bedford . . . . .	55,900 00	657 65	13 15
D'Evelyn, John S. . . . .	Worcester . . . . .	468,136 00	4,430 47	88 61
Edwards, J., & Co.* . . . .	Lowell . . . . .	34,700 00	346 00	6 92
Elliott, George M. . . . .	Lawrence . . . . .	37,050 00	324 18	6 48
Fullerton, Charles D. . . . .	Lowell . . . . .	22,139 00	202 03	4 04
Hinckley, J. W. . . . .	Brockton . . . . .	62,225 00	679 36	13 59
Howe, Samuel E. . . . .	Taunton . . . . .	37,125 00	402 65	8 05
Hunt & Hamilton . . . . .	Pittsfield . . . . .	85,750 00	904 38	18 09
Judd, F. A. . . . .	Athol . . . . .	11,067 00	127 80	2 56
Lockey & Dennis . . . . .	Springfield . . . . .	138,335 00	1,149 68	22 99
Lockey, John M. . . . .	Fitchburg . . . . .	19,000 00	160 25	3 20
Mellen & Stafford . . . . .	Fitchburg . . . . .	88,625 66	1,056 40	21 13
Morrissey, J., & Son . . . . .	Fall River . . . . .	43,650 00	378 85	7 58
Munn, John B. . . . .	Plymouth . . . . .	1,200 00	14 50	29
Peck & Pierce . . . . .	Holyoke . . . . .	50,450 00	402 05	8 04
Read, Elijah R. . . . .	Northampton . . . . .	143,492 00	1,361 46	27 23
Read, T. Frank, & Co. . . . .	Attleborough . . . . .	25,350 00	290 32	5 81
	Boston . . . . .	3,676,115 00	23,181 88	463 64

Robinson, R. B.	.	.	.	.	.	.	.	62,800 00	607 24	12 14
Van Campen, Hiram	.	.	.	.	.	.	.	25,200 00	122 54	2 45
Washburn, W. N.	.	.	.	.	.	.	.	42,500 00	392 94	7 86
Whitaker, C. F.	.	.	.	.	.	.	.	58,884 00	732 50	14 65
LORILLARD INSURANCE COMPANY	.	.	.	.	.	.	.	\$5,372,092 66	\$39,681 12	\$793 63
Appleton, Samuel	.	.	.	.	.	.	.	\$825,072 00	\$5,461 64	\$109 23
Cardell, E. L., & Co.	.	.	.	.	.	.	.	175,917 00	1,607 98	32 16
Eldred, E., & Co.	.	.	.	.	.	.	.	94,827 00	895 87	17 92
Fuller, W. A., & Co.	.	.	.	.	.	.	.	84,300 00	913 23	18 26
Spring, John F.	.	.	.	.	.	.	.	2,300 00	28 75	57
Whitaker, C. F.†	.	.	.	.	.	.	.	82,700 00	1,355 96	27 12
MANHATTAN FIRE INSURANCE COMPANY	.	.	.	.	.	.	.	\$1,265,116 00	\$10,263 43	\$205 26
Baker, Ezra	.	.	.	.	.	.	.	\$94,200 00	\$1,284 81	\$25 70
Bush, A. L.	.	.	.	.	.	.	.	41,316 00	502 33	10 05
Chapin & Williams	.	.	.	.	.	.	.	62,045 84	471 35	9 43
Chapin, E. D.	.	.	.	.	.	.	.	120,615 00	1,504 20	30 08
Dunham & Wilson	.	.	.	.	.	.	.	67,912 34	822 32	16 45
Flagg & Tyler	.	.	.	.	.	.	.	19,770 00	299 05	5 98
Frankle, Jones	.	.	.	.	.	.	.	53,700 00	630 37	12 61
Hunt, George F.	.	.	.	.	.	.	.	35,425 00	244 10	4 88
Judd, C. C.	.	.	.	.	.	.	.	131,045 00	1,351 45	27 03
Lincoln, William, & Co.	.	.	.	.	.	.	.	149,294 00	1,673 46	33 47
Munroe, A. C.	.	.	.	.	.	.	.	214,029 00	2,462 70	49 25
Slade, A. K., jun.	.	.	.	.	.	.	.	100,615 00	965 14	19 30
Stearns Brothers	.	.	.	.	.	.	.	2,574,122 89	21,825 92	436 52
Tyler, Edward D.	.	.	.	.	.	.	.	20,450 00	236 70	4 73

\* Five months.

† From July 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>MANHATTAN FIRE INSURANCE Co. — Concluded.</b>				
Van Campen, Hiram . . . . .	New Bedford . . . . .	\$21,150 00	\$391 62	\$7 83
Whitaker, C. F. . . . .	North Adams . . . . .	38,920 00	679 63	13 59
<b>MANUFACTURERS' INSURANCE COMPANY</b>				
Adams, Edward F. . . . .	Newark, N. J.	\$3,747,610 07	\$35,345 15	\$706 90
Boardman, C. H. . . . .	Haverhill . . . . .	\$4,700 00	\$63 82	\$1 28
Cardell, E. L., & Co. . . . .	Lynn . . . . .	47,400 00	661 02	13 22
Chaffee, J. C. . . . .	Lowell . . . . .	19,575 00	316 12	6 32
Cheever & Lee . . . . .	Lee . . . . .	3,200 00	33 50	67
Clark & Babb . . . . .	Manchester . . . . .	17,785 00	206 23	4 12
Clark, Milton . . . . .	Boston . . . . .	480,956 00	4,700 96	94 02
Crowell, John F. . . . .	Boston . . . . .	43,258 00	646 51	12 93
Daniels, George P. . . . .	Worcester . . . . .	64,439 00	726 80	14 53
Hathaway, B. A. . . . .	Salem . . . . .	39,545 00	486 48	9 73
Howard, H. P. . . . .	Plymouth . . . . .	4,450 00	61 63	1 23
Miller, George F. . . . .	Fall River . . . . .	15,300 00	218 99	4 38
	North Adams . . . . .	23,285 00	314 02	6 28
<b>MANUFACTURERS' AND BUILDERS' INSURANCE COMPANY</b>				
Holmes, J. W. . . . .	New York, N. Y.	\$763,893 00	\$8,436 08	\$168 71
Stearns Brothers . . . . .	Springfield . . . . .	\$11,798 62½	\$126 47½	\$2 53
Wood, Benjamin L., jun.* . . . .	Boston . . . . .	78,805 55	592 49	11 85
	Taunton . . . . .	1,725 00	20 28	41
<b>MERCANTILE INSURANCE COMPANY</b>				
Vinton, Hammond . . . . .	Cleveland, O.	\$92,329 17½	\$739 24½	\$14 79
	Boston . . . . .	\$842,448 00	\$6,995 00	\$139 90

MERCANTILE FIRE INSURANCE COMPANY . Hutchings, William V. . . . .	New York, N.Y. Boston . . . . .	\$338,716 00	\$974 55	\$19 49
MERCANTILE MUTUAL INSURANCE COMPANY Briggs, Andrew S. . . . . Clace & Shaw . . . . . Grinnell, Lawrence . . . . . Hutchings, William V. . . . . Jackson, Elisha T. . . . . Ladd Brothers & Co.† . . . . .	New York, N.Y. Taunton . . . . . Fall River . . . . . New Bedford . . . . . Boston . . . . . Taunton . . . . . Springfield . . . . .	\$17,961 00 39,920 00 531,750 00 2,279,133 00 1,233,089 00 25,203 00	\$100 71 188 42 7,575 95 23,802 81 1,964 74 204 17	\$2 01 3 77 151 52 476 06 39 29 4 08
MERCHANTS' INSURANCE COMPANY Walley & Hardy . . . . .	New York, N.Y. Boston . . . . .	\$4,127,056 00 \$606,371 67	\$33,836 80 \$3,336 91	\$676 73 \$66 74
MERCHANTS' INSURANCE COMPANY Brewster & Graves . . . . . Bush, A. L. . . . . Cardell, E. L., & Co. . . . . Currier, Aug. N. . . . . Fullerton, Charles D. . . . . Howe, Samuel E. . . . . Johnson, Thomas H. . . . . Johnson, William F.† . . . . . Kendall, Isaac B. . . . . King & Pratt § . . . . . Munn, John B. . . . . Norwood, J. K. . . . . Spalding, L. V. . . . . Stone, Emerson . . . . .	Newark, N.J. Newburyport . . . . . Westfield . . . . . Lowell . . . . . Worcester . . . . . Brockton . . . . . Pittsfield . . . . . Salem . . . . . Lynn . . . . . Charlestown . . . . . Greenfield . . . . . Holyoke . . . . . Lawrence . . . . . Haverhill . . . . . Spencer . . . . .	\$37,737 00 23,850 00 52,884 00 126,500 00 22,400 00 7,000 00 57,300 00 31,750 00 67,460 00 16,350 00 11,700 00 59,000 00 32,700 00 8,933 32	\$439 55 209 00 442 16 1,417 63 207 50 66 00 735 96 351 08 584 23 177 79 83 50 653 71 357 67 98 56	\$8 79 4 18 8 84 28 35 4 15 1 32 14 72 7 02 11 68 3 56 1 67 13 07 7 15 1 97

\* From Aug. 19.

† Agency for this company ceased April 30, 1879.

‡ From July, 1879.

§ From May 1 to Nov. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>MERCHANTS' INS. CO (Newark, N J.) — <i>Con.</i></b>				
Stone, Samuel H., jun.	Beverly . . . . .	\$2,000 00	\$20 50	\$0 41
Warriner, S. C.	Springfield . . . . .	74,450 00	722 92	14 46
Wass, Robert H.	Boston . . . . .	1,624,802 34	12,036 83	240 74
Whitaker, C. F.	North Adams . . . . .	29,266 00	383 63	7 67
<b>MERCHANTS' INSURANCE COMPANY</b>				
Barton, S. R., & Co.	Providence, R. I.	\$2,286,082 66	\$18,988 22	\$379 75
Chadwick, William P.	Webster . . . . .	\$47,665 00	\$708 46	\$14 17
Chaffee, J. C.	Edgartown . . . . .	4,500 00	64 25	1 28
Chapin, E. D.	Lee . . . . .	20,500 00	276 25	5 52
Colby, W. R., & Co.	Springfield . . . . .	49,350 00	497 12	9 94
Dunham & Wilson	Salem . . . . .	—	1,174 12	23 48
Eddy, Peleg E.	Pittsfield . . . . .	27,396 92	243 05	4 86
Elliot, George M.	Boston . . . . .	1,573,592 00	16,051 60	321 03
Fisher, M. M.	Lowell . . . . .	16,650 00	200 70	4 01
Flagg & Tyler	Medway . . . . .	24,450 00	293 19	5 86
Haskell, H. C. L.	North Adams . . . . .	10,000 00	131 38	2 63
Holbrook, Leander	Gloucester . . . . .	37,925 00	440 13	8 80
Hunt & Hamilton	Milford . . . . .	25,100 00	288 61	5 77
Kendall, George E.	Athol . . . . .	1,500 00	22 50	45
Lincoln, William, & Co.	Worcester . . . . .	58,200 00	654 01	13 08
Reed & Brother	Warren . . . . .	9,860 00	130 35	2 61
Remington, J. A.	Boston . . . . .	27,295 00	427 13	8 54
Silsbee & Pickford	Fall River . . . . .	80,646 66	1,041 66	20 83
Swan, Joseph B.	Lynn . . . . .	93,975 00	1,315 33	26 31
Swan, A. D.	Nantucket . . . . .	30,300 00	330 75	6 61
	Lawrence . . . . .	66,005 41	788 24	15 76



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>MERIDEN FIRE INSURANCE Co. — Concluded.</b>				
Thomas, E. A. . . . .	Amherst. . . . .	\$29,700 00	\$328 06	\$6 56
Tillinghast & Alden . . . . .	New Bedford . . . . .	47,350 00	599 02	11 98
Turner, John M. . . . .	Northampton . . . . .	38,525 00	406 63	8 13
Walker, Oliver . . . . .	Northampton . . . . .	21,518 75	104 93	2 09
Wood, Benjamin L. . . . .	Taunton . . . . .	71,645 00	832 84	16 66
Wood, Benjamin L., jun.* . . . .	Taunton . . . . .	11,855 00	114 41	2 28
<b>METROPOLITAN PLATE-GLASS INSURANCE Co. . .</b>				
Bean, Jacob . . . . .	New York, N. Y. . . . .	\$2,568,293 18	\$24,698 49	\$493 91
Judd, F. A. . . . .	Boston . . . . .	\$159,799 83	\$4,967 28	\$99 35
	Springfield . . . . .	1,913 85	66 99	1 34
<b>NATIONAL FIRE INSURANCE COMPANY</b>				
Bacheller, E. Q. . . . .	Baltimore, Md. . . . .	\$161,713 68	\$5,034 27	\$100 69
Baker, Henry N.† . . . .	Lynn . . . . .	\$36,100 00	\$416 18	\$8 32
Baker, Henry N., & Co. . . . .	Boston and Newton . . . . .	308,073 00	2,631 99	52 64
Hollis & Snow . . . . .	Boston and Newton . . . . .	351,629 00	3,293 29	65 87
Tatman, R. James . . . . .	Boston . . . . .	72,550 00	830 43	16 61
Warriner, S. C. . . . .	Worcester . . . . .	97,327 00	1,051 42	21 03
	Springfield . . . . .	57,650 00	567 75	11 35
<b>NATIONAL FIRE INSURANCE COMPANY</b>				
Briggs, Andrew S. . . . .	Hartford, Conn. . . . .	\$923,329 00	\$8,791 06	\$175 82
Church, H. C. . . . .	Taunton . . . . .	\$58,556 00	\$691 95	\$13 84
Dunham & Wilson . . . . .	Lowell . . . . .	74,850 00	882 74	17 65
Flagg & Tyler . . . . .	Pittsfield . . . . .	59,208 00	625 42	12 51
	North Adams . . . . .	9,450 00	106 66	2 13

Fowler & Kendall	.	.	.	.	Salem	.	.	.	100,691 00	1,222 72	24 45
Goodell, W. S.	.	.	.	.	Haverhill	.	.	.	41,450 00	480 08	9 60
Hovey & Fenno	.	.	.	.	Boston	.	.	.	1,186,262 00	7,059 47	141 19
Johnson, William F.	.	.	.	.	Lynn	.	.	.	59,300 00	676 28	13 53
Kendall, George E.	.	.	.	.	Worcester	.	.	.	194,120 00	1,938 23	38 76
Lyons, Samuel J.	.	.	.	.	Greenfield	.	.	.	41,032 15	344 86	6 90
Mack, A. E.	.	.	.	.	Lawrence	.	.	.	58,100 00	506 31	10 13
Packard, S. Franklin	.	.	.	.	Brockton	.	.	.	40,800 00	477 63	9 55
Robinson, R. B.	.	.	.	.	Westfield	.	.	.	29,367 00	265 01	5 30
Sawyer, John S.	.	.	.	.	Cambridge	.	.	.	32,700 00	391 25	7 82
Shepard, J. M., jun., & Co.	.	.	.	.	Fall River	.	.	.	117,620 00	864 06	17 28
Stevens, Charles G., & Son	.	.	.	.	Clinton	.	.	.	10,500 00	156 25	3 12
Tillinghast & Alden	.	.	.	.	New Bedford	.	.	.	39,000 00	448 07	8 96
Tyler, Edward D.	.	.	.	.	North Adams	.	.	.	2,300 00	27 00	54
Underwood, Porter	.	.	.	.	Holyoke	.	.	.	26,665 00	238 31	4 76
Upton & Willis	.	.	.	.	Fitchburg	.	.	.	15,750 00	153 37	3 07
Viles, Daniel F.	.	.	.	.	Waltham	.	.	.	37,000 00	421 83	8 43
Walker, Oliver	.	.	.	.	Northampton	.	.	.	80,800 00	674 88	13 50
Warner, S. C.	.	.	.	.	Springfield	.	.	.	88,380 00	951 86	19 04
Wellington, H. H.	.	.	.	.	Adams	.	.	.	64,625 00	543 32	10 87
NATIONAL FIRE INSURANCE COMPANY										\$20,147 56	\$402 93
New York, N.Y.											
Boardman, C. H.	.	.	.	.	Lynn	.	.	.	\$46,908 00	\$709 80	\$14 20
Galacar, Charles E.	.	.	.	.	Boston	.	.	.	728,347 00	6,502 02	130 04
Kennedy, Thomas C.	.	.	.	.	East Boston	.	.	.	59,910 00	439 83	8 80
										\$7,651 65	\$153 04

\* From Aug. 1.

† November to April.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
NEW HAMPSHIRE FIRE INSURANCE COMPANY				
Albro, J. G. . . . .	Manchester, N.H.	\$3,100 00	\$35 75	\$0 71
Almy, Charles . . . .	North Attleborough	195,441 33 $\frac{1}{2}$	1,539 84	30 80
Boardman, Charles H.	New Bedford . . . .	164,915 00	2,153 73	43 07
Briggs, George H. . .	Lynn . . . . .	56,615 00	720 70	14 41
Brown, Benjamin F. .	Amesbury . . . . .	99,090 00	1,119 54	22 39
Carleton, W. A. . . .	Charlestown . . . .	17,400 00	190 50	3 81
Coburn, George W., & Son	Fitchburg . . . . .	111,006 00	1,123 65	22 47
Collins, Stephen . . .	Lowell . . . . .	600 00	6 00	12
Collins, Thomas C. .	Newburyport . . . .	15,625 00	256 23	5 12
Dame, John T. . . . .	Middleborough . . .	8,175 00	134 75	2 69
Damon, Isaac N. . . .	Clinton . . . . .	1,400 00	21 00	42
Davis, James F. . . .	Lexington . . . . .	5,750 00	81 25	1 62
Esty, F. M. . . . .	Barre . . . . .	16,850 00	212 50	4 25
Faunce, Sewall A. . .	Frankingham . . . .	1,430,628 00	10,291 16	205 82
Fay, Heman S. . . . .	Boston . . . . .	14,400 00	157 64	3 15
Frankle, Jones . . . .	Marlborough . . . .	51,450 00	659 35	13 19
Fullerton, Charles D.	Haverhill . . . . .	52,750 00	715 66	14 31
Greene, William S. . .	Brockton . . . . .	115,055 00	1,344 84	26 90
Hinckley, Joseph W. .	Fall River . . . . .	84,080 00	1,137 75	22 75
Howe, Samuel E. . . .	Taunton . . . . .	3,000 00	36 00	72
Johnson, Thomas H. .	Pittsfield . . . . .	62,900 00	884 15	17 68
Kendall, George E. . .	Salem . . . . .	85,750 00	1,216 27	24 33
Lockey, John M. . . .	Worcester . . . . .	41,400 00	511 25	10 22
Munn, John B. . . . .	Fitchburg . . . . .	19,825 00	166 70	3 33
Parker, George G. . . .	Holyoke . . . . .	54,410 00	688 15	13 76
Parker, James O. . . .	Milford . . . . .	74,975 00	789 36	15 79
Peck & Pierce . . . . .	Methuen . . . . .	58,920 00	742 70	14 85
	Northampton . . . .			

Preston, N. W. . . . .	East Douglas . . . . .	3,200 00	47 00	94
Reed, E. M. . . . .	Mansfield . . . . .	31,000 00	428 00	8 56
Richardson, H. N. & O. P. . . . .	Attleborough . . . . .	7,275 00	117 31	2 35
Richardson, O. P., jun. . . . .	Attleborough . . . . .	10,575 00	69 63	1 39
Smith, Henry A. . . . .	Stoneham . . . . .	40,380 00	418 43	8 37
Swift, Reuben W. . . . .	Provincetown . . . . .	26,550 00	349 89	6 99
Thomas, Edward A. . . . .	Amherst . . . . .	17,150 00	317 32	6 35
Underwood, George E. . . . .	Ayer . . . . .	191,164 00	2,124 73	42 49
Viles, Daniel F. . . . .	Waltham . . . . .	31,150 00	391 74	7 83
Wariner, S. C. . . . .	Springfield . . . . .	188,490 00	2,283 37	45 67
Whitney & Dunbar . . . . .	Westfield . . . . .	30,250 00	241 85	4 84
Young, Darius . . . . .	Newton . . . . .	44,850 00	449 21	8 95
New York and Boston Insurance Company,		\$3,467,544 33 $\frac{1}{2}$	\$34,174 90	\$683 44
Appleton, Samuel . . . . .	New York, N. Y. Boston . . . . .	\$332,099 00	\$2,242 07	\$44 84
New York Bowery Fire Insurance Company,		—	\$50 00	\$1 00
Bennett, M., jun. . . . .	New York, N. Y. Hartford, Conn. . . . .	\$1,612,883 50	10,147 90	202 96
Cheppu & Brown . . . . .	Boston . . . . .			
New York City Insurance Company		\$1,612,883 50	\$10,197 90	\$203 96
Adams, Edward F. . . . .	New York, N. Y. Haverhill . . . . .	\$1,850 00	\$21 75	\$0 43
Boardman & Earp* . . . . .	Lynn . . . . .	21,950 00	211 85	4 24
Cardell, E. L., & Co. . . . .	Lowell . . . . .	32,750 00	266 82	5 34
Collins, Thomas C. . . . .	Middleborough . . . . .	5,150 00	72 25	1 44
Conn, George H. & Co. . . . .	Woburn . . . . .	11,650 00	134 50	2 69
Edwards, J., & Co. . . . .	Lawrence . . . . .	5,800 00	35 60	71
Elliott, George M. . . . .	Lowell . . . . .	11,250 00	83 44	1 67

\* From Aug. 1, 1879.

† Since Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>NEW YORK CITY INSURANCE Co. — <i>Concluded.</i></b>				
Goodman, James, & Co.	Boston . . . . .	\$60,387 00	\$477 23	\$9 54
Grant, Charles E.	Worcester . . . . .	77,200 00	721 07	14 42
Greene, William S.	Fall River . . . . .	24,963 00	228 31	4 57
Jordan & Co.	Weymouth . . . . .	5,935 00	78 51	1 57
Judd, C. C.*	Holyoke . . . . .	21,312 00	202 74	4 05
Judd, F. A.	Springfield . . . . .	74,097 50	652 78	13 06
Ladd Brothers & Co.†	Springfield . . . . .	19,404 00	221 89	4 44
Lincoln, William, & Co.	Warren . . . . .	32,293 00	356 23	7 12
Mair, Thomas . . . . .	Boston . . . . .	377,489 66	3,530 80	70 62
Parker, F. S.	Pittsfield . . . . .	19,325 00	189 66	3 79
Plimpton, M F.	Fitchburg . . . . .	6,250 00	85 00	1 70
Stone, Samuel H., jun.	Beverly . . . . .	175 00	2 64	05
Van Campen, H.	New Bedford . . . . .	19,000 00	215 09	4 30
Westgate, H. H.	Boston and Melrose . . . . .	398,077 00	3,286 52	65 73
Willard, John H.	Westfield . . . . .	1,000 00.	15 00	30
<b>NEWARK CITY INSURANCE COMPANY.</b>				
Bacheller, E. Q.	Newark, N.J. . . . .	\$1,227,308 16	\$11,089 68	\$221 78
Fuller, W. A., & Co.	Lynn . . . . .	\$15,500 00	\$205 17	\$4 10
Lockey & Allison	Springfield . . . . .	50,290 00	883 38	17 67
Swords, James . . . . .	Fitchburg . . . . .	17,350 00	273 88	5 48
	Boston . . . . .	712,574 50	6,177 72	123 55
<b>NEWARK FIRE INSURANCE COMPANY.</b>				
Chaffee, J. C.	Newark, N.J. . . . .	\$795,714 50	\$7,540 15	\$150 80
Coolidge, Augustus . . . . .	Lee . . . . .	\$32,083 33	\$451 61	\$9 03
	Worcester . . . . .	6,000 00	59 65	1 19

Fowler & Kendall	.	.	.	.	.	Salem	.	.	.	.	.	15,800 00	179 00	3 58
Gould, Jesse, & Son	.	.	.	.	.	Chelsea	.	.	.	.	.	50,813 30	679 42	13 59
Howland, S. D.	.	.	.	.	.	Fall River	.	.	.	.	.	19,800 00	238 44	4 77
Lockey & Allison	.	.	.	.	.	Fitchburg	.	.	.	.	.	44,247 00	662 94	13 26
Lockey & Dennis	.	.	.	.	.	Fitchburg	.	.	.	.	.	2,275 00	34 93	70
Miller, George F.	.	.	.	.	.	North Adams	.	.	.	.	.	20,275 00	218 05	4 36
Parker, F. S.	.	.	.	.	.	Pittsfield.	.	.	.	.	.	21,850 00	203 88	4 05
Parkhurst, C. S.	.	.	.	.	.	Springfield	.	.	.	.	.	33,700 00	359 49	7 19
Pope, Richard	.	.	.	.	.	Boston	.	.	.	.	.	754,194 84	6,803 23	135 06
Sproat, Charles W.	.	.	.	.	.	Taunton.	.	.	.	.	.	12,150 00	120 87	2 42
Turner, John M.	.	.	.	.	.	Northampton	.	.	.	.	.	51,625 00	507 36	10 15
Van Campen, Hiram	.	.	.	.	.	New Bedford	.	.	.	.	.	28,800 00	321 62	6 63
Warriner, S. C.	.	.	.	.	.	Holyoke.	.	.	.	.	.	9,555 33½	111 31	2 23
NIAGARA FIRE INSURANCE COMPANY														
Appleton, Z. A.	.	.	.	.	.	New York, N. Y.	.	.	.	.	.	\$1,103,168 80½	\$10,961 80	\$219 24
Beer, Enoch H.	.	.	.	.	.	Rockport	.	.	.	.	.	\$19,625 00	\$242 00	\$4 84
Briggs, Andrew S.	.	.	.	.	.	North Adams	.	.	.	.	.	21,115 00	168 90	3 38
Briggs, George H.	.	.	.	.	.	Taunton.	.	.	.	.	.	10,300 00	130 33	2 61
Foster, Nathaniel, jun.	.	.	.	.	.	Amesbury	.	.	.	.	.	43,840 00	602 22	12 04
Fowler & Kendall	.	.	.	.	.	Boston	.	.	.	.	.	1,617,100 00	7,873 33	157 47
Goodell, W. S.	.	.	.	.	.	Salem	.	.	.	.	.	67,000 00	778 45	15 57
Hayward, S. A., & Co.	.	.	.	.	.	Haverhill	.	.	.	.	.	36,100 00	308 12	6 16
Hellyar, Samuel H.	.	.	.	.	.	Brockton	.	.	.	.	.	20,175 00	261 18	5 22
Howe, Samuel E.	.	.	.	.	.	Palmer.	.	.	.	.	.	14,290 00	127 91	2 55
Ladd Brothers & Co.	.	.	.	.	.	Pittsfield	.	.	.	.	.	55,075 00	463 18	9 26
Laue, Otis	.	.	.	.	.	Springfield	.	.	.	.	.	37,325 00	378 18	7 56
Leighton, Royal B.	.	.	.	.	.	Ware	.	.	.	.	.	19,850 00	248 40	4 97
Maynard, S. B.	.	.	.	.	.	Melrose	.	.	.	.	.	17,200 00	152 89	3 06
	.	.	.	.	.	Marlborough	.	.	.	.	.	37,400 00	293 10	5 86

\* Agency established Sept. 4, 1879.

† Agency ceased for this company April 30, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
NIAGARA FIRE INSURANCE Co. — <i>Concluded.</i>				
Meserve, Clement . . . . .	Hopkinton . . . . .	\$17,775 00	\$224 68	\$4 49
Norman, J. S. . . . .	Boston . . . . .	44,730 00	361 61	7 23
Osgood & Eaton . . . . .	Lowell . . . . .	15,125 00	132 79	2 66
Osgood & Perry . . . . .	Lowell . . . . .	38,210 00	303 10	6 06
Peck & Pierce . . . . .	Northampton . . . . .	58,100 00	464 80	9 30
Pendergast, George H. . . . .	Charlestown . . . . .	30,050 00	264 65	5 29
Porter, Samuel . . . . .	Beverly . . . . .	28,950 00	355 62	7 11
Robinson, R. B. . . . .	Westfield . . . . .	19,500 00	235 22	4 70
Siggins, Thomas * . . . .	Great Barrington . . . . .	15,584 00	170 31	3 41
Silsbee & Pickford . . . . .	Lynn . . . . .	21,150 00	237 88	4 76
Slade, John P. . . . .	Fall River . . . . .	39,370 00	279 50	5 59
Slade, John P., & Son . . . . .	Fall River . . . . .	28,530 00	229 55	4 59
Stannard, J. H. . . . .	Lawrence . . . . .	55,900 00	410 96	8 22
Tillinghast & Alden . . . . .	New Bedford . . . . .	70,475 00	546 83	10 94
Upton, Daniel . . . . .	Adams . . . . .	4,253 00	43 91	88
Washburn, J. D. . . . .	Worcester . . . . .	214,005 00	2,743 94	54 88
Webber, J. H. . . . .	Cambridgeport . . . . .	19,550 00	219 00	4 38
Wright & Siggins . . . . .	Great Barrington . . . . .	1,400 00	11 20	22
		\$2,739,052 00	\$19,263 77	\$385 26
NORTH BRITISH AND MERCANTILE INSURANCE COMPANY				
Adams, Coleman S. . . . .	London, England.	\$11,815 00	\$126 10	\$8 52
Barton, S. R., & Co. . . . .	Framingham . . . . .	157,488 00	1,627 28	32 55
Bradway, M., & Son. . . . .	Webster . . . . .	41,450 00	352 26	7 05
Brown, Benjamin F. . . . .	Monson . . . . .	56,250 00	662 90	13 26
Brown, I. J. . . . .	Charlestown . . . . .	120,257 00	1,038 26	20 77
Burge, Lorenzo . . . . .	Hyde Park . . . . .	47,400 00	405 49	8 11
	Waltham . . . . .			

Cannell, J. H.	.	.	.	Everett	.	83,285	00	689	25	13	78
Chaffee, J. C.	.	.	.	Lee	.	26,150	00	450	36	9	01
Cheppu & Brown	.	.	.	Concord	.	54,800	00	538	65	10	77
Church, H. C.	.	.	.	Lowell	.	118,100	00	1,382	51	27	65
Clapp, Lafayette	.	.	.	Easthampton	.	33,700	00	367	00	7	34
Colby, W. R., & Co.	.	.	.	Salem	.	428,928	00	1,627	99	32	56
Collins, Thomas C.	.	.	.	Middleborough	.	9,750	00	105	13	2	10
Craze, Wesley C.	.	.	.	Somerville	.	77,610	00	622	02	12	44
Davis, James F.	.	.	.	Barre	.	21,475	00	222	25	4	44
Dunham & Wilson	.	.	.	Pittsfield.	.	139,820	85	1,424	28	28	49
Ferry, Lewis M.	.	.	.	Chicopee.	.	2,650	00	252	55	5	05
Fisher, M. M.	.	.	.	Medway	.	137,450	00	1,419	56	28	39
Fiske, George B.	.	.	.	Holliston	.	55,865	00	580	90	11	61
Francis, L. M.	.	.	.	Hinsdale.	.	9,000	00	134	25	2	68
Goodell, W. S.	.	.	.	Haverhill	.	140,000	00	1,457	66	29	15
Green, Darius A.	.	.	.	Medford	.	11,400	00	126	50	2	53
Hall, John T.	.	.	.	Plymouth	.	106,291	67	1,516	47	30	33
Hastings, W. B., & Co.	.	.	.	Cumbridge	.	888,638	00	7,383	49	147	67
Hellyar, Samuel H.	.	.	.	Palmer	.	52,550	00	356	17	7	12
Hobart, Caleb	.	.	.	Bridgewater	.	9,690	00	103	02	2	06
Howland, F. P., & Sons	.	.	.	Abington	.	52,875	00	534	88	10	70
Hyde, James F. C.	.	.	.	Newton	.	116,375	00	1,037	75	20	75
Jennings, Albert	.	.	.	Wellesley	.	29,500	00	314	51	6	29
Johnson, R. B.	.	.	.	Holyoke	.	125,925	00	1,105	21	22	10
Ladd Brothers & Co.	.	.	.	Springfield	.	531,097	00	4,356	67	87	13
Leighton, R. B.	.	.	.	Melrose	.	179,000	00	1,546	70	30	93
Leonard & Lyman	.	.	.	Westfield	.	73,650	00	653	74	13	07
Lincoln, William, & Son	.	.	.	Brookline	.	16,900	00	149	00	2	98
Lockey & Dennis	.	.	.	Fitchburg	.	17,000	00	200	63	4	01
Lockey, John M.	.	.	.	Fitchburg	.	121,007	34	1,456	75	29	13

\* Agency resigned Aug. 31, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>NORTH BRITISH AND MERCANTILE INSURANCE COMPANY — <i>Concluded.</i></b>				
Lyons, Samuel J. . . . .	Greenfield . . . . .	\$37,807 15	\$333 36	\$6 67
Merriam, C. A. . . . .	Chelsea . . . . .	132,080 00	1,026 40	20 53
Parker, George G. . . . .	Milford . . . . .	63,950 00	690 73	13 81
Parker, James O. . . . .	Methuen . . . . .	174,165 00	1,703 40	34 07
Paul, Abram C. . . . .	Stoughton . . . . .	21,950 00	285 75	5 71
Pendergast, George H. . . . .	Charlestown . . . . .	13,925 00	107 88	2 16
Perkins, G. Henry . . . . .	Hyde Park . . . . .	—	96 71	1 93
Phillips, Elisha M. . . . .	Southbridge . . . . .	64,750 00	734 39	14 69
Piper & Sawyer . . . . .	Newburyport . . . . .	71,184 00	791 43	15 83
Porter, B. T. II. . . . .	Woburn . . . . .	49,224 33	672 28	13 45
Porter, Charles H. . . . .	Quincy . . . . .	50,765 00	449 02	8 98
Porter, John W. . . . .	Boston . . . . .	4,996,998 24	34,011 87	680 24
Porter, Samuel . . . . .	Beverly . . . . .	43,205 00	495 19	9 90
Puffer, Loring W. . . . .	Brockton . . . . .	51,050 00	558 75	11 17
Richardson, H. N. & O. P. . . . .	Attleborough . . . . .	11,470 00	82 03	1 64
Richardson, O. P., jun. . . . .	Attleborough . . . . .	44,983 00	444 18	8 88
Robbins, Samuel P. . . . .	Warren . . . . .	69,859 00	724 79	14 50
Selkirk, A. W. . . . .	Great Barrington . . . . .	35,000 00	359 33	7 19
Shepard, J. M., jun., & Co. . . . .	Fall River . . . . .	468,045 00	1,795 56	35 91
Silsbee & Pickford . . . . .	Lynn . . . . .	61,875 00	804 82	16 10
Skerry, S. H. & Co. . . . .	North Brookfield . . . . .	42,800 00	525 88	10 52
Sprague, Phineas . . . . .	Malden . . . . .	42,200 00	467 75	9 35
Stevens, Charles G., & Son . . . . .	Clinton . . . . .	22,363 00	394 35	7 89
Stratton, Daniel W. . . . .	Hudson . . . . .	21,800 00	254 30	5 09
Taylor, George W. . . . .	Lexington . . . . .	23,225 00	292 71	5 85
Tillinghast & Alden . . . . .	New Bedford . . . . .	306,401 00	2,776 07	55 52

Underhay, John	.	.	.	.	Holbrook	22,450 00	296 06	5 92
Underwood, George E.	.	.	.	.	Ayer	630,941 23	3,877 66	77 55
Upton, Daniel	.	.	.	.	Adams	8,350 00	134 52	2 69
Walker, Oliver	.	.	.	.	Northampton	149,565 00	913 05	18 26
Washburn, J. D.	.	.	.	.	Worcester	578,000 00	6,505 55	130 11
Wetherbee & Nutter	.	.	.	.	Brighton	34,370 00	498 57	9 97
Whittaker, C. F.	.	.	.	.	North Adams	63,326 00	979 87	19 60
Whitney, E. C.	.	.	.	.	Marlborough	43,260 00	429 25	8 58
Williams, S. A.	.	.	.	.	Taunton	100,887 00	1,181 54	23 63
NORTH GERMAN INSURANCE COMPANY						\$12,687,366 81	\$102,323 20	\$2,046 41
Boardman & Earp *	.	.	.	.	Hamburg, Germany.			
Conn, George H.†	.	.	.	.	Lynn	\$34,300 00	\$332 10	\$6 64
Currier, F. C., & Son	.	.	.	.	Woburn	13,400 00	158 76	3 18
Dunham & Wilson	.	.	.	.	Fitchburg	4,000 00	43 75	87
Freeman & Vinton	.	.	.	.	Pittsfield	41,466 00	516 23	10 92
Judd, C. C.†	.	.	.	.	Boston	1,423,265 00	11,324 17	226 48
Kendall, George E.	.	.	.	.	Holyoke	33,759 00	299 55	5 99
Macintire, S. A.	.	.	.	.	Springfield	58,950 00	542 64	10 85
Mellen & Stafford	.	.	.	.	Worcester	271,276 00	2,870 43	57 41
Peck & Pierce	.	.	.	.	Salem	42,023 00	475 25	9 50
Van Campen H.	.	.	.	.	Fall River	80,380 00	627 50	12 55
Willard, J. H.	.	.	.	.	Northampton	10,020 00	126 78	2 54
Wood, B. L.	.	.	.	.	New Bedford	9,900 00	173 88	3 48
	.	.	.	.	Westfield	1,000 00	10 00	20
	.	.	.	.	Taunton	14,100 00	190 65	3 81
						\$2,037,839 00	\$17,721 69	\$351 42

\* From Oct. 7, 1879.

† Since Oct. 1, 1879.

‡ Agency established May 8, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured	Premiums Received.	Tax.
<b>NORTHERN ASSURANCE COMPANY</b>				
Alden, Jared F.	London, England.	\$8,250 00	\$91 87	\$1 84
Ballard, E. O.	Middleborough	48,305 71	623 86	12 48
Bird, H.*	Marlborough	17,400 00	156 53	3 13
Conn. George H.	Cambridge	39,400 00	479 52½	9 59
Edwards, J., & Co.	Woburn	29,740 00	402 02	8 04
Fullerton, Charles D.	Lawrence	54,625 00	566 39	11 33
Gifford, S. S.	Brockton	2,900 00	36 63	73
Goodell, W. S.	Provincetown	54,290 00	407 76	8 16
Grimmell, L., & Son	Haverhill	42,500 00	333 51	6 67
Hellyar, Samuel H.	New Bedford	425 00	6 37	13
Holmes, J. W.	Palmer	104,912 50	806 39½	16 13
Paige, John C.	Springfield	2,365,483 96	17,317 84	346 36
Peck, Benjamin W.	Boston	15,125 00	158 75	3 17
Serrat, W. D.	Holyoke	9,550 00	70 68	1 41
Tapley, Charles	Melrose	46,450 00	534 98	10 70
Whitaker, C. F.	Peabody	17,275 00	241 00	4 82
Wright & Siggins	North Adams	3,500 00	58 75	1 17
Wright, Frank H.†	Great Barrington	4,125 00	12 00	24
	Great Barrington			
		\$2,864,257 17	\$22,304 86	\$446 10
<b>NORTHERN INSURANCE COMPANY</b>				
Amy, Charles	Watertown, N.Y.	\$57,500 00	\$378 11	\$11 56
Dunham & Wilson	New Bedford	6,000 00	91 62	1 83
Goodman, James, & Co.	Pittsfield	689,103 00	5,986 71	119 73
Holman, Silas	Boston	-	64 38	1 29
Munroe, A. C.	Fitchburg	88,257 00	1,001 04	20 02
Peck & Pierce	Worcester	16,645 00	191 96	3 84
	Northampton			

Potter, Arnold G.	.	.	.	.	North Adams	.	.	5,475 00	56 75	1 13
Remington, J. A.	.	.	.	.	Fall River	.	.	64,909 33	862 09	17 24
Robinson, R. B.	.	.	.	.	Westfield	.	.	2,000 00	20 00	40
Ryder, Austin G.	.	.	.	.	Taunton	.	.	12,215 00	243 52	4 87
Silsbee & Pickford	.	.	.	.	Lynn	.	.	39,950 00	552 71	11 05
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NORTHWESTERN NATIONAL INSURANCE COMPANY,										
Chapin, E. D.	.	.	.	.	Milwaukee, Wis.	.	.	\$952,054 33	\$9,648 89	\$192 96
Church, H. C.	.	.	.	.	Springfield	.	.	\$31,750 00	\$322 31	\$6 45
Vinton, Hammond, Fire	.	.	.	.	Lowell	.	.	21,475 00	313 51	6 27
Vinton, Hammond, Marine	.	.	.	.	Boston	.	.	1,419,630 00	10,742 44	214 85
	.	.	.	.	Boston	.	.	1,018,500 00	6,787 95	135 76
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NORWICH UNION FIRE INSURANCE SOCIETY										
Currier, Aug. N.	.	.	.	.	Norwich, England.	.	.	\$2,491,355 00	\$18,166 21	\$363 33
Faunce, Sewall A.	.	.	.	.	Worcester	.	.	\$81,300 00	\$675 14	\$13 50
Frankle, Jones	.	.	.	.	Boston	.	.	788,145 00	4,850 57	97 01
Lincoln, William, & Co.	.	.	.	.	Haverhill	.	.	29,000 00	211 45	4 23
Mack, A. E.	.	.	.	.	Warren	.	.	14,375 00	108 94	2 18
	.	.	.	.	Lawrence	.	.	20,250 00	158 10	3 16
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ORIENT INSURANCE COMPANY										
Alden, Jared F.	.	.	.	.	Hartford, Conn.	.	.	\$933,070 00	\$6,004 20	\$120 08
Andrus, F. O.	.	.	.	.	Middleborough	.	.	\$17,983 00	\$243 63	\$4 87
Briggs, George H.	.	.	.	.	Sheffield	.	.	25,000 00	246 01	4 92
Brown, Henry A.	.	.	.	.	Anesbury	.	.	41,950 00	615 93	12 32
Carter, C. W.	.	.	.	.	Salem	.	.	44,941 00	469 20	9 38
Currier, Aug. N.	.	.	.	.	Quincy	.	.	9,840 00	129 92	2 60
Currier, F. C. & Son	.	.	.	.	Worcester	.	.	30,500 00	338 75	6 77
	.	.	.	.	Fitchburg	.	.	26,600 00	180 59	3 61

\* Agency discontinued March 31, 1879.

† From Nov. 1, 1878, to Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<i>ORIENT INSURANCE COMPANY — Concluded.</i>				
Edwards, John, & Co.	Lawrence	\$44,130 00	\$196 64	\$9 93
Ferry & White	Chicopee.	18,700 00	269 92	5 40
Foote, William H.	Westfield	15,050 00	129 25	2 58
Hall, John T.	Plymouth	8,150 00	147 77	2 96
Howland, S. D.	Fall River	84,750 00	884 94	17 70
Hunt, George F.	Lowell	20,350 00	230 95	4 62
Johnson, Waldo	Webster	10,150 00	115 18	2 30
Johnson, William F.	Lynn	40,900 00	553 95	11 08
Lockey & Allison	Fitchburg	3,000 00	43 78	88
Mather, Benjamin F., jun.	Williamstown.	17,375 00	180 75	3 61
Medcalf, William	Ware	20,705 00	215 01	4 30
Munn, John B.	Holyoke	26,650 00	157 00	3 14
Packard, S. Franklin	Brockton	23,275 00	255 88	5 12
Paige, John C.	Boston	1,520,512 50	14,226 42	284 53
Parker, George G.	Milford	36,400 00	388 30	7 76
Parks, Loren C.	Worcester	73,510 00	613 73	12 27
Phillips, Elisha M.	Southbridge	44,000 00	521 10	10 42
Porter, Samuel	Beverly	20,500 00	208 23	4 16
Reed, E. M.	Mansfield	22,700 00	271 52	5 43
Richardson, H. N. & O. P.	Attleborough	7,525 00	71 62	1 43
Richardson, O. P., jun.	Attleborough	22,342 00	261 25	5 22
Selkirk, A. W.	Great Barrington	3,500 00	56 25	1 12
Shattuck, John N.	Natick	19,150 00	191 09	3 82
Spring, John F.	Greenfield	20,800 00	306 75	6 13
Stone, Emerson	Spencer	19,750 00	201 65	4 03
Turner, John M.	Northampton	59,250 00	647 65	12 95
Underwood, George E.	Ayer	78,675 00	854 21	17 08



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
PENNSYLVANIA FIRE INS. Co. — <i>Concluded.</i>				
Briggs, Andrew S. . . . .	Taunton . . . . .	\$54,250 00	\$779 38	\$23 38
Brown, Benjamin F. . . . .	Charlestown . . . . .	57,975 00	638 27	19 15
Carter, B. F., & Co. . . . .	Newburyport . . . . .	52,922 00	648 04	19 44
Conn, George H. . . . .	Woburn . . . . .	175,015 00	2,106 08	63 18
Cook, Samuel H. . . . .	New Bedford . . . . .	136,720 00	1,966 72	59 00
Currier, Aug. N. . . . .	Worcester . . . . .	266,216 00	3,042 54	91 28
Edwards, J., & Co. . . . .	Lawrence . . . . .	117,245 00	1,323 61	39 71
Fisher, Fred. L. . . . .	Medway . . . . .	63,100 00	894 36	26 83
Fiske, George B. . . . .	Holliston . . . . .	39,350 00	542 38	16 27
Forbush, James M. . . . .	Natick . . . . .	32,475 00	308 14	9 24
Foster & Scull . . . . .	Boston . . . . .	2,368,020 95	19,477 14	584 31
Frankle, Jones . . . . .	Haverhill . . . . .	37,175 00	497 85	14 94
Gordon, William R. . . . .	Beverly . . . . .	40,750 00	433 94	13 02
Gould, Jesse, & Son . . . . .	Chelsea . . . . .	92,988 30	985 65	29 57
Green, Darius A. . . . .	Medford . . . . .	11,200 00	186 00	5 58
Hall, John T. . . . .	Plymouth . . . . .	27,800 00	387 00	11 61
Hartshorne, Charles F. . . . .	Wakefield . . . . .	23,875 00	278 12	8 34
Hayward, S. A., & Co. . . . .	Brockton . . . . .	65,800 00	1,217 21	36 52
Holbrook, Leander . . . . .	Milford . . . . .	13,100 00	165 00	4 95
Jennings, Albert . . . . .	Wellesley . . . . .	29,000 00	414 51	12 43
Jewett, Charles E. . . . .	Georgetown . . . . .	7,900 00	130 13	3 90
Johnson, R. B. . . . .	Holyoke . . . . .	45,900 00	505 00	15 15
Littler, Charles . . . . .	Boston Highlands . . . . .	117,313 00	1,177 08	35 31
Lockey & Dennis . . . . .	Fitchburg . . . . .	10,500 00	168 75	5 06
Lockey, John M. . . . .	Fitchburg . . . . .	77,660 00	1,222 98	36 69
Northey, William . . . . .	Salem . . . . .	97,750 00	956 58	28 70
Pease, Joseph T. . . . .	Edgartown . . . . .	12,400 00	196 50	5 89

Phillips, Elisha M.	.	.	.	.	Southbridge	.	.	.	13,700 00	164 10	4 92
Puffer, H. M.	.	.	.	.	Shelburne Falls	.	.	.	2,500 00	37 50	1 12
Rice, Henry	.	.	.	.	North Attleborough	.	.	.	27,410 00	334 30	10 03
Skerry, S. H., & Co.	.	.	.	.	North Brookfield	.	.	.	47,286 00	669 65	20 09
Slade, John P.	.	.	.	.	Fall River	.	.	.	16,909 00	227 68	6 83
Slade, John P., & Son	.	.	.	.	Fall River	.	.	.	65,375 00	784 62	23 54
Stacy, S. A., & Son	.	.	.	.	Gloucester	.	.	.	50,250 00	766 42	22 99
Stevenson, J. M.	.	.	.	.	Pittsfield	.	.	.	57,850 00	625 30	18 76
Stratton, Daniel W.	.	.	.	.	Hudson	.	.	.	2,350 00	323 00	9 69
Tapley, Charles	.	.	.	.	Peabody	.	.	.	91,225 00	1,226 48	36 79
Thompson & Reed	.	.	.	.	Waltham	.	.	.	9,500 00	150 00	4 50
Tucke, E. M.	.	.	.	.	Lowell	.	.	.	38,250 00	401 38	12 04
Walker, Oliver	.	.	.	.	Northampton	.	.	.	22,250 00	204 14	6 12
Wetherbee & Nutter	.	.	.	.	Brighton	.	.	.	59,225 00	840 03	25 20
Whitaker, C. F.	.	.	.	.	North Adams	.	.	.	48,635 00	620 05	18 60
Whitmore, James C.	.	.	.	.	East Boston	.	.	.	112,600 00	1,362 19	40 87
Williams, G. D.	.	.	.	.	Greenfield	.	.	.	24,400 00	270 11	8 10
										\$51,744 75	\$1,642 30
PEOPLE'S INSURANCE COMPANY										\$5,149,848 23	
Bacheller, E. Q.	.	.	.	.	Newark, N. J.	.	.	.	\$34,800 00	\$436 84	\$8 74
Cornish, Ivory S.	.	.	.	.	Lynn	.	.	.	44,100 00	490 07	9 80
Cotton, James M.	.	.	.	.	New Bedford	.	.	.	19,810 00	276 43	5 53
Daniels, George P.	.	.	.	.	Fall River	.	.	.	44,941 67	708 73	14 17
D'Evelyn, John S.	.	.	.	.	Salem	.	.	.	50,039 00	560 87	11 21
Dudley, Charles R.	.	.	.	.	Lowell	.	.	.	5,600 00	39 30	78
Eddy, Peleg E.	.	.	.	.	Monson	.	.	.	896,146 00	10,282 20	205 64
Johnson, William F.*	.	.	.	.	Boston	.	.	.	2,800 00	49 80	1 00
Judd, C. C.†	.	.	.	.	Lynn	.	.	.	73,137 00	620 42	12 41
Lincoln, William, & Co.	.	.	.	.	Holyoke	.	.	.	36,514 00	419 98	8 40
	.	.	.	.	Warren	.	.	.			

\* Business closed December, 1879.

† Agency closed June 24, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>PEOPLE'S INSURANCE COMPANY — <i>Concluded.</i></b>				
Medcalf, William	Ware	\$2,250 00	\$23 85	\$0 48
Miller, George F.	North Adams	62,780 00	648 56	12 97
Norwood, John K.	Lawrence	24,800 00	357 49	7 15
Parker, George G.	Milford	4,500 00	55 00	1 10
Plimpton, M. F.	Fitchburg	19,500 00	267 71	5 35
Stevenson, J. M.	Pittsfield	13,950 00	145 75	2 91
Stone, Emerson	Spencer	950 00	15 25	30
Tatman, R. James	Worcester	73,400 00	705 70	14 11
Tracy, Carlos C.	Northampton	24,650 00	271 50	5 43
Warriner, S. C.	Springfield	113,468 00	1,573 35	31 47
Willard, John H.	Westfield	1,700 00	29 75	59
		\$1,549,835 67	\$17,978 55	\$359 54
<b>PEOPLE'S FIRE INSURANCE COMPANY</b>				
Burge, Lorenzo	Trenton, N.J.	\$1,281,473 00	\$9,336 25	\$186 72
Bush, A. L.	Boston	14,550 00	152 00	3 04
Cardell, E. L., & Co.	Westfield	91,507 00	1,110 43	22 21
Cornish, Ivory S.	Lowell	47,725 00	605 33	12 11
Greene, William S.	New Bedford	46,300 00	581 96	11 64
Johnson, William F.	Fall River	24,350 00	337 37	6 75
Judd, Charles C.*	Lynn	—	100 00	2 00
Judd, F. A.	Holyoke	111,002 50	1,065 89	21 32
Lincoln, Charles S.	Springfield	35,289 00	281 45	5 63
Norwood, John K.	Warren	48,850 00	670 61	13 41
Parks, L. C.	Lawrence	27,500 00	204 50	4 09
	Worcester			
		\$1,731,546 50	\$14,445 79	\$288 92



NAME OF COMPANY AND AGENTS.		Location and Residence.		Amount Insured.	Premiums Received.	Tax.
<b>PHENIX INSURANCE COMPANY—Concluded.</b>						
Robinson, R. B.	.	Westfield	.	\$35,525 00	\$334 22	\$6 68
Root, A. B.	.	Pittsfield.	.	8,433 08	56 74	1 13
Silsbee & Pickford	.	Lynn	.	162,650 00	2,006 98	40 14
Tapley, Charles	.	Peabody	.	126,345 00	1,556 72	31 13
Tracy, Carlos C.	.	Northampton	.	21,825 00	206 22	4 12
Tucke, E. M.	.	Lowell	.	106,416 00	1,151 61	23 03
Tyler, Edward D.	.	North Adams	.	15,470 00	176 28	3 53
Underwood, Porter	.	Holyoke	.	26,425 00	221 75	4 43
Washburn, J. D.	.	Worcester	.	247,347 00	3,125 79	62 52
Wetherbee & Nuttner	.	Brighton.	.	35,100 00	505 82	10 12
				\$19,781,861 08	\$131,891 40	\$2,697 81
<b>PHENIX INSURANCE COMPANY</b>		Hartford, Conn.				
Adams, Joseph S.	.	Frankingham	.	\$14,235 00	\$187 47	\$3 75
Andrus, F. O.	.	Sheffield	.	60,500 00	629 00	12 58
Ballard, E. O.	.	Marlborough	.	31,575 00	395 31	7 91
Barrett, Richard F.	.	Concord	.	22,528 00	296 03	5 92
Barrows, Roswell S.	.	Jamaica Plain.	.	206,322 00	1,938 59	38 77
Barton, S. R., & Co.*	.	Webster	.	68,377 00	695 87	13 92
Bird, H.	.	Cambridge	.	62,250 00	689 33	13 79
Boyd, Warren	.	Walpole	.	32,657 00	470 29	9 41
Bradway, M., & Son.	.	Monson	.	58,475 00	513 30	10 27
Briggs, George H.	.	Amesbury	.	24,600 00	308 75	6 17
Church, H. C.	.	Lowell	.	165,610 00	2,008 22	40 16
Clapp, Lafayette	.	Easthampton	.	47,500 00	494 60	9 89
Cook, Samuel H.	.	New Bedford	.	136,450 00	1,274 07	25 48
Corkins, Charles R.	.	Charlestown	.	41,236 00	490 89	9 82

Dunham & Wilson . . . . .	Pittsfield . . . . .	162,830 85	1,482 28	29 65
Farnsworth, Ezra S. . . . .	Newtonville . . . . .	42,550 00	299 48	5 99
Fisher, Milton M. . . . .	Medway . . . . .	76,425 00	995 99	19 92
Fisk, Charles B. . . . .	Palmer . . . . .	3,950 00	40 13	80
Fiske, George B. . . . .	Holliston . . . . .	62,850 00	669 89	13 40
Flagg & Tyler . . . . .	North Adams . . . . .	54,150 00	760 62	15 21
Forbush, James M. . . . .	Natick . . . . .	26,050 00	294 13	5 88
Gilmore, W. H. P. . . . .	Turner's Falls . . . . .	43,275 00	546 97	10 94
Goodell, W. S. . . . .	Haverhill . . . . .	117,570 00	1,203 83	24 08
Gould, Jesse, & Son . . . . .	Chelsea . . . . .	31,846 00	371 94	7 44
Guild, Francis . . . . .	Dedham . . . . .	23,775 00	293 37	5 87
Harding, W. B. . . . .	South Boston . . . . .	45,552 00	471 37	9 43
Hayward, S. A., & Co. . . . .	Brockton . . . . .	111,555 00	1,343 98	26 88
Hobart, Seth L. . . . .	Hingham . . . . .	5,175 00	46 65	93
Hollis & Snow . . . . .	Boston . . . . .	2,170,516 00	16,028 72	320 57
Howland, F. P., & Sons . . . . .	Abington . . . . .	41,850 00	499 67	9 99
Hunt & Hamilton . . . . .	Athol . . . . .	55,850 33	814 23	16 28
Johnson, R. B. . . . .	Holyoke . . . . .	94,750 00	1,012 65	20 25
Kennedy, Thomas C. . . . .	East Boston . . . . .	67,660 00	565 18	11 30
Leonard & Lynn . . . . .	Westfield . . . . .	112,350 00	1,242 07	24 84
Liffier, Charles . . . . .	Boston Highlands . . . . .	36,658 00	236 63	4 73
Merrill, E. S. . . . .	Winchendon . . . . .	13,996 67	178 51	3 57
Meserve, Clement . . . . .	Hopkinton . . . . .	15,860 00	181 75	3 63
Morrissey, J., & Son . . . . .	Plymouth . . . . .	4,300 00	57 75	1 15
Northey, William . . . . .	Salem . . . . .	155,595 00	1,194 13	23 88
Peck & Pierce . . . . .	Northampton . . . . .	98,742 00	1,009 74	20 19
Phillips, Elisha M. . . . .	Southbridge . . . . .	78,366 00	855 03	17 10
Piper & Sawyer . . . . .	Newburyport . . . . .	21,500 00	257 89	5 16
Porter, Charles H. . . . .	Quincy . . . . .	7,565 00	89 56	1 79
Porter, Samuel . . . . .	Beverly . . . . .	38,650 00	422 12	8 44

\* Agency established March, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>PHENIX INSURANCE COMPANY — Concluded.</b>				
Rice & Clark . . . . .	Springfield . . . . .	\$183,683 00	\$1,754 48	\$35 08
Richards, Elias . . . . .	Weymouth . . . . .	12,800 00	124 25	2 48
Richardson, H. N. & O. P. . . . .	Attleborough . . . . .	17,350 00	220 41	4 41
Richardson, O. P., jun. . . . .	Attleborough . . . . .	46,725 00	408 96	8 18
Shepard, J. M., jun., & Co. . . . .	Fall River . . . . .	222,375 00	1,266 10	25 32
Siggins, Thomas* . . . . .	Great Barrington . . . . .	19,368 00	195 82	3 91
Silsbee & Pickford . . . . .	Lynn . . . . .	161,665 00	2,337 02	46 74
Stacy, S. A., & Son . . . . .	Gloucester . . . . .	178,650 00	2,052 83	41 06
Stevens, C. G., & Son . . . . .	Clinton . . . . .	10,300 00	163 00	3 26
Stone, Emerson . . . . .	Spencer . . . . .	45,150 00	447 03	8 94
Swan, Albert D. . . . .	Lawrence . . . . .	121,011 47	1,642 32	32 85
Tapley, Charles . . . . .	Peabody . . . . .	37,000 00	376 47	7 53
Tyler, Edward D. . . . .	North Adams . . . . .	14,280 00	151 81	3 04
Upton & Willis . . . . .	Fitchburg . . . . .	44,050 00	469 00	9 38
Washburn, J. D. . . . .	Worcester . . . . .	378,203 00	4,589 62	91 79
Westgate, H. H. . . . .	Melrose . . . . .	48,712 00	335 32	6 71
White, Luther . . . . .	Chicopee . . . . .	48,625 00	453 33	9 07
Williams, Gorham D. . . . .	Greenfield . . . . .	35,875 00	316 71	6 33
Williams, S. A. . . . .	Taunton . . . . .	209,363 00	2,679 50	53 59
Wright & Siggins . . . . .	Great Barrington . . . . .	4,500 00	64 80	1 30
		\$6,633,763 32	\$63,906 76	\$1,278 10
<b>PRESIDENT AND DIRECTORS GERMAN INSURANCE COMPANY</b>				
Fogg, George O. . . . .	Baltimore, Md. . . . .	\$1,572,221 00	\$14,604 50	\$292 09
	Boston . . . . .			

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA		Philadelphia, Penn.	
Burleigh, O. H.	.	Natick	.
Chapin, Charles M.	.	Hyde Park	.
Church, H. C.	.	Lowell	.
Clark, W. E.	.	Framingham	.
Conn, George H.	.	Woburn	.
Currier, Aug. N.	.	Worcester	.
Currier, F. C., & Son	.	Fitchburg	.
Denny, Charles A.	.	Leicester	.
Fisher, M. M.	.	Medway	.
Flagg & Tyler	.	North Adams	.
Foster & Scull, Fire	.	Boston	.
Foster & Scull, Marine	.	Boston	.
Gardner & Hellyar	.	Palmer	.
Goodell, W. S.	.	Haverhill	.
Gould, Jesse, & Son	.	Chelsea	.
Hall, John T.	.	Plymouth	.
Hastings, W. B., & Co.	.	Cambridge	.
Hayward, S. A., & Co.	.	Brockton	.
Hunt & Hamilton	.	Athol	.
Johnson, R. B.	.	Holyoke	.
Johnson, Waldo	.	Webster	.
Leighton, Royal B.	.	Melrose	.
Lyons, Samuel J.	.	Greenfield	.
Northey, William	.	Salem	.
Otis, George	.	Yarmouthport	.
Parker, George G.	.	Milford	.
Paul, Abram C.	.	Stoughton	.
Peck & Pierce	.	Northampton	.

\$36,740 00	\$388 12	\$11 64
145,400 00	1,560 50	46 81
131,912 50	1,719 07	51 57
30,650 00	382 83	11 48
113,216 00	1,147 23	34 42
388,298 00	4,280 60	128 42
101,500 00	1,095 36	32 86
64,870 84	878 10	26 34
48,400 00	631 04	18 93
28,250 00	400 22	12 01
4,058,534 28	34,065 93	1,021 98
43,396,875 00	330,128 36	9,903 85
98,825 00	1,101 13	33 03
130,570 00	1,406 59	42 20
94,252 50	1,105 36	33 16
52,800 00	660 15	19 80
442,385 00	6,832 18	204 97
180,775 00	2,150 22	64 51
46,041 67	789 82	23 69
160,275 00	1,479 64	44 39
36,700 00	458 78	13 76
92,835 00	838 93	25 17
65,090 48	584 12	17 52
233,490 00	2,449 44	73 48
21,275 00	237 12	7 11
41,800 00	487 07	14 61
18,850 00	210 25	6 31
263,627 00	2,694 08	80 82

\* Agency resigned Aug. 31, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA — Concluded.</b>				
Phillips, E. M..	Southbridge .	\$23,050 00	\$235 50	\$7 06
Piper & Sawyer	Newburyport .	292,208 00	3,400 78	102 02
Porter, Samuel .	Beverly .	51,750 00	582 92	17 49
Powers, Lewis J.	Springfield .	451,455 00	3,778 06	113 34
Read, E. R. .	Attleborough .	25,200 00	307 22	9 22
Richards, Elias .	Weymouth .	18,650 00	197 50	5 92
Selkirk, A. W. .	Great Barrington	24,800 00	372 09	11 16
Silsbee & Pickford	Lynn .	133,725 00	1,710 15	51 30
Skerry, S. H., & Co..	North Brookfield	63,525 00	854 06	25 62
Slade, John P. .	Fall River .	16,930 00	180 05	5 40
Slade, John P., & Son	Fall River .	54,018 00	684 87	20 55
Stacy, S. A., & Son .	Gloucester .	127,200 00	1,694 66	50 84
Stevenson, J. M. .	Pittsfield .	138,662 00	1,609 07	48 27
Swan, Albert D. .	Lawrence .	129,346 48	1,436 05	43 08
Tillinghast & Alden .	New Bedford .	246,008 00	2,679 91	80 40
Tyler, Edward D. .	North Adams .	11,920 00	178 08	5 34
Upton & Willis .	Fitchburg .	14,100 00	130 50	3 91
Viles, Daniel F. .	Waltham .	50,400 00	540 65	16 22
Whitney, E. C. .	Marlborough .	90,945 00	991 49	29 74
Williams, S. A. .	Taunton .	98,909 00	1,248 66	37 46
		\$52,587,039 75	\$422,974 51	\$12,089 18
<b>PROVIDENCE WASHINGTON INSURANCE COMPANY,</b>				
Barton, S. R., & Co..	Providence, R.I.	\$6,975 00	\$196 62	\$3 93
Brewer, Cyrus .	Webster .	2,855,940 62	26,558 93	531 18
Drew, Charles W. .	Boston and Milton .	65,983 00	679 92	13 60
	Lowell .			

Eldred, E., & Co.	.	.	.	.	.	.	Worcester	247,377 00	2,139 52	42 79
Greene, William S.	.	.	.	.	.	.	Fall River	102,560 00	1,169 85	23 40
Grinnell, Lawrence	.	.	.	.	.	.	New Bedford	96,175 00	1,249 72	24 99
Macy, George W.	.	.	.	.	.	.	Nantucket	8,100 00	120 50	2 41
Nickerson, Lewis	.	.	.	.	.	.	Provincetown	3,800 00	48 00	96
Swain, Joseph B.	.	.	.	.	.	.	Nantucket	15,200 00	226 25	4 52
Williams, S. A.	.	.	.	.	.	.	Taunton	365,438 00	2,065 08	41 30
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QUEEN INSURANCE COMPANY	.	.	.	.	.	.	Liverpool, England.	\$3,767,548 62	\$34,454 39	\$689 08
Allison, Henry	.	.	.	.	.	.	Fitchburg	\$138,675 00	\$1,677 59	\$33 55
Brainard, J. C.	.	.	.	.	.	.	Amherst	102,555 00	1,063 59	21 27
Church, H. C.	.	.	.	.	.	.	Lowell	136,857 00	1,712 99	34 26
Conn, George H.	.	.	.	.	.	.	Woburn	142,050 00	1,766 38	35 33
Daggett, H. M.; jun., & Co.*	.	.	.	.	.	.	Attleborough	104,025 00	1,146 60	22 93
Danforth, William S.	.	.	.	.	.	.	Plymouth	14,250 00	242 50	4 85
Dunham & Wilson	.	.	.	.	.	.	Pittsfield	286,078 34	3,536 74	70 73
Edwards, J., & Co.	.	.	.	.	.	.	Lawrence	252,763 00	2,485 88	49 72
Flagg & Tyler	.	.	.	.	.	.	North Adams	91,550 00	1,141 62	22 83
Fullerton, C. D.	.	.	.	.	.	.	Brockton	114,850 00	1,439 52	28 79
Goodell, W. S.	.	.	.	.	.	.	Haverhill	182,720 00	2,140 31	42 81
Hastings, W. B., & Co.	.	.	.	.	.	.	Cambridge	139,100 00	1,579 45	31 59
Hulbert, Amos G.	.	.	.	.	.	.	Lee	20,650 00	470 25	9 40
Johnson, William F.	.	.	.	.	.	.	Lynn	203,150 00	2,356 57	47 13
Jordan & Co.	.	.	.	.	.	.	Weymouth	46,925 00	503 04	10 06
Judd, C. C.	.	.	.	.	.	.	Holyoke	163,100 00	1,363 13	27 26
Lincoln, William, & Co.	.	.	.	.	.	.	Warren	550,843 00	5,158 60	103 17
Mercer & Whittemore	.	.	.	.	.	.	Boston	3,116,783 43	20,758 94	415 18
Munroe, A. C.	.	.	.	.	.	.	Worcester	815,892 00	6,141 85	122 84
Nichols, Charles S., & Co.	.	.	.	.	.	.	Salem	314,066 94	4,233 56	84 67
Parker, George G.	.	.	.	.	.	.	Milford	71,625 00	792 42	15 84

\* From March, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<i>QUEEN INSURANCE COMPANY — Concluded.</i>				
Pyncheon, Joseph C. . . . .	Springfield . . . . .	\$502,383 00	\$4,932 37	\$98 65
Shepard, J. M., jun., & Co. . . . .	Fall River . . . . .	536,869 00	3,978 04	79 56
Tillinghast & Alden . . . . .	New Bedford . . . . .	203,151 00	2,337 86	46 76
Tyler, Edward D. . . . .	North Adams . . . . .	10,950 00	115 45	2 31
Upton, Daniel . . . . .	Adams . . . . .	40,850 00	459 78	9 20
Walker, Oliver . . . . .	Northampton . . . . .	17,235 97	1,120 22	22 40
Williams, S. A. . . . .	Taunton . . . . .	173,380 00	2,381 07	47 62
RELIEF FIRE INSURANCE COMPANY . . . . .		\$8,493,327 68	\$77,036 32	\$1,540 71
Clark & Babb . . . . .	New York, N.Y. . . . .			
Clark, Milton . . . . .	Boston . . . . .	\$681,798 25	\$5,267 97	\$105 36
	Boston . . . . .	71,825 00	651 85	13 04
REPUBLIC FIRE INSURANCE COMPANY . . . . .		\$753,623 25	\$5,919 82	\$118 40
Faunce, Sewall A. . . . .	New York, N.Y. . . . .			
	Boston . . . . .	\$668,897 00	\$4,194 68	\$83 89
RIDGEWOOD INSURANCE COMPANY . . . . .		\$166,500 00	\$738 81	\$14 78
Jordan, Lovett & Co. . . . .	Brooklyn, N.Y. . . . .			
	Boston . . . . .			
ROCHESTER GERMAN INSURANCE COMPANY . . . . .		\$22,107 00	\$242 58	\$4 85
Adams, Edward F. . . . .	Rochester, N.Y. . . . .			
Bacheller, E. Q. . . . .	Haverhill . . . . .	42,700 00	519 59	10 39
Brainard, J. C. . . . .	Lynn . . . . .	73,275 00	832 69	16 65
Clark, W. E. . . . .	Amherst . . . . .	22,600 00	250 63	5 01
Daniels, George P. . . . .	Framingham . . . . .	65,155 00	733 67	14 67
Darling, H. E. . . . .	Salem . . . . .			
	Boston . . . . .	955,357 00	8,658 51	173 17

Flagg & Tyler . . . . .	North Adams . . . . .	20,185 00	233 58	4 67
Fuller, W. A., & Co. . . . .	Springfield . . . . .	97,900 00	1,153 24	23 06
Hellyar, Samuel H. . . . .	Palmer . . . . .	6,600 00	69 50	1 39
Howland, S. D. . . . .	Fall River . . . . .	203,312 00	1,149 71	22 99
Kilbride, J. J. . . . .	Lawrence . . . . .	75,025 00	751 88	15 04
Parks, L. C. . . . .	Worcester . . . . .	60,110 00	640 53	12 81
Richardson, H. W. . . . .	Pittsfield . . . . .	25,700 00	230 47	4 61
Tracy, Carlos C. . . . .	Northampton . . . . .	49,380 00	411 21	8 22
Tucke, E. M. . . . .	Lowell . . . . .	85,850 00	1,089 49	21 79
Tyler, Edward D. . . . .	North Adams . . . . .	2,600 00	25 05	50
Warriner, S. C. . . . .	Holyoke . . . . .	12,610 00	125 12	2 50
Willard, John H. . . . .	Westfield . . . . .	50,038 00	464 71	9 29
Wood, B. L. . . . .	Taunton . . . . .	50,535 00	559 85	11 20
Wood, Benjamin L., jun.* . . . .	Taunton . . . . .	4,800 00	45 15	90
		\$1,925,839 00	\$18,187 16	\$363 71
ROGER WILLIAMS INSURANCE COMPANY				
Barton, S. R., & Co † . . . . .	Providence, R. I. . . . .	\$17,887 00	\$314 28	\$6 29
Chaffee, J. C. . . . .	Webster . . . . .	17,300 00	226 91	4 54
Coburn, Charles . . . . .	Lee . . . . .	67,000 00	692 36	13 85
Danforth, William S. . . . .	Lowell . . . . .	—	52 75	1 05
Dunham & Wilson . . . . .	Plymouth . . . . .	28,628 00	390 31	7 81
Hodges, Charles W. . . . .	Pittsfield . . . . .	4,300 00	59 75	1 19
Johnson, R. B. . . . .	Foxborough . . . . .	19,690 00	224 17	4 48
Kendall, George E. . . . .	Holyoke . . . . .	17,000 00	369 95	7 40
Lawton, Asa S., & Co. . . . .	Worcester . . . . .	19,575 00	241 08	4 82
Lincoln, William, & Co. . . . .	Fitchburg . . . . .	46,836 00	626 61	12 53
Merriam, C. A. . . . .	Warren . . . . .	56,760 00	505 95	10 12
Parker, George G. . . . .	Chelsea . . . . .	16,725 00	229 87	4 60
Phelps, Franklin S. . . . .	Milford . . . . .	676,815 00	4,452 43	89 05
	Boston . . . . .			

\* From Aug. 1.

† Agency closed February, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>ROGER WILLIAMS INSURANCE Co. — Concluded.</b>				
Puffer, Loring W. . . . .	Brockton . . . . .	\$24,135 00	\$239 44	\$4 79
Remington, J. A. . . . .	Fall River . . . . .	36,960 00	446 84	8 94
Richardson, H. N. & O. P. . . . .	Attleborough . . . . .	8,000 00	116 26	2 33
Richardson, O. P., jun. . . . .	Attleborough . . . . .	8,400 00	89 88	1 80
Swan, Joseph B. . . . .	Nantucket . . . . .	1,000 00	22 50	45
Wariner, S. C. . . . .	Springfield . . . . .	83,493 00	1,183 13	23 66
Weston, William H. . . . .	Danvers . . . . .	9,750 00	120 00	2 40
Wood, B. L. . . . .	Taunton . . . . .	39,287 00	576 08	11 52
		\$1,199,541 00	\$11,180 55	\$223 62
<b>ROYAL INSURANCE COMPANY</b>				
Abbott, H. E. . . . .	Liverpool, England.	\$18,100 00	\$564 75	\$11 29
Adams, Coleman S. . . . .	Brookline . . . . .	49,650 00	539 17	10 78
Baker, Henry N. . . . .	Framingham . . . . .	9,200 00	75 75	1 51
Ballard, E. O. . . . .	Boston and Newton.	105,113 33	1,218 43	24 37
Barton, S. R., & Co. . . . .	Marlborough . . . . .	106,595 00	1,316 46	26 33
Bicknell, Zechariah L. . . . .	Webster . . . . .	43,110 00	529 85	10 59
Bird, H. . . . .	East Weymouth . . . . .	696,908 00	7,350 49	147 01
Brewer, Cyrus . . . . .	Cambridge . . . . .	46,600 00	463 50	9 27
Briggs, Andrew S. . . . .	Boston and Milton . . . . .	157,416 00	1,847 39	36 95
Brown, Benjamin F. . . . .	Taunton . . . . .	165,388 00	1,733 60	34 67
Carter, B. F., & Co. . . . .	Charlestown . . . . .	170,050 00	1,795 83	35 92
Chapin, Charles M. . . . .	Newburyport . . . . .	124,934 00	1,423 60	28 47
Conn, George H. . . . .	Hyde Park . . . . .	189,741 00	2,288 71	45 77
Currier, Aug. N. . . . .	Woburn . . . . .	374,973 00	4,235 95	84 72
Deuny, C. A. . . . .	Worcester . . . . .	38,900 36	496 29	9 93
Dudley, E. M. . . . .	Leicester . . . . .	15,855 00	219 16	4 38
	West Roxbury . . . . .			

Edwards, John, & Co.	.	.	.	.	Lawrence	401,230 00	3,876 42	77 53
Fairbanks, John W..	.	.	.	.	Westborough	41,370 00	565 26	11 31
Fisher, Fred L.	.	.	.	.	Medway	80,600 00	936 77	18 74
Fiske, George B.	.	.	.	.	Holliston	80,056 67	1,398 07	27 96
Forbush, James M.	.	.	.	.	Natick	62,592 00	768 12	15 36
Foster & Scull	.	.	.	.	Boston	7,314,641 33	59,803 03	1,196 06
Frankle, Jones	.	.	.	.	Haverhill	104,400 00	1,332 50	26 65
Gordon, William R.	.	.	.	.	Beverly	54,700 00	768 42	15 37
Gould, Jesse, & Son	.	.	.	.	Chelsea	264,512 30	2,781 19	55 62
Green, Darius A.	.	.	.	.	Medford	16,050 00	196 50	3 93
Grimmell, L. & Son	.	.	.	.	New Bedford	35,800 00	413 25	8 26
Grimmell, Lawrence	.	.	.	.	New Bedford	226,405 00	2,324 49	46 49
Hartshorne, Charles F.	.	.	.	.	Wakefield	36,000 00	579 00	11 58
Hayward, S. A. & Co.	.	.	.	.	Brockton	248,450 00	3,407 62	68 15
Holbrook, Leander	.	.	.	.	Milford	18,830 00	205 43	4 11
Hunt & Hamilton	.	.	.	.	Athol	56,633 33	1,102 52	22 05
Jennings, Albert	.	.	.	.	Wellesley	106,180 00	1,064 73	21 29
Johnson, R. B..	.	.	.	.	Holyoke	116,350 00	1,140 60	22 81
Leonard & Lyman	.	.	.	.	Westfield	43,550 00	534 75	10 69
Littler, Charles	.	.	.	.	Boston Highlands	291,351 00	2,564 81	51 30
Lockey & Dennis	.	.	.	.	Fitchburg	24,100 00	333 12	6 66
Lockey, John M.	.	.	.	.	Fitchburg	161,947 34	2,356 93	47 14
Morrissey, J., & Son	.	.	.	.	Plymouth	4,125 00	52 88	1 06
Northey, William	.	.	.	.	Salem	301,666 00	3,341 04	66 82
Otis, George	.	.	.	.	Yarmouthport	8,300 00	94 50	1 89
Pease, Joseph T.	.	.	.	.	Edgartown	32,950 00	552 62	11 05
Phillips, Elisha M.	.	.	.	.	Southbridge	45,075 00	544 67	10 89
Porter, Charles H.	.	.	.	.	Quincy	77,996 00	907 70	18 15
Puffer, H. M.	.	.	.	.	Shellburne Falls	18,150 00	213 62	4 27
Rice, Henry	.	.	.	.	North Attleborough	38,775 00	435 15	8 70
Skerry, S. H., & Co..	.	.	.	.	North Brookfield	72,125 00	1,027 96	20 56

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>ROYAL INSURANCE COMPANY — <i>Concluded.</i></b>				
Slade, John P. . . . .	Fall River . . . . .	\$27,950 00	\$389 64	\$7 79
Slade, John P., & Son . . . . .	Fall River . . . . .	103,400 00	1,177 36	23 55
Stacy, S. A., & Son . . . . .	Gloucester . . . . .	115,400 00	1,482 90	29 66
Stevens, C. G., & Son . . . . .	Clinton . . . . .	30,148 00	537 46	10 75
Stevenson, J. M. . . . .	Pittsfield . . . . .	128,677 00	1,503 46	30 07
Stone, Josiah F. . . . .	Winchester . . . . .	30,500 00	280 95	5 62
Stratton, Daniel W. . . . .	Hudson . . . . .	58,975 00	876 97	17 54
Tapley, Charles . . . . .	Peabody . . . . .	155,500 00	1,706 53	34 13
Thompson & Read . . . . .	Waltham . . . . .	72,150 00	840 89	16 82
Tucke, E. M. . . . .	Lowell . . . . .	75,100 00	802 01	16 04
Walker, Oliver . . . . .	Northampton . . . . .	97,672 00	915 31	18 30
Westgate, H. H. . . . .	Boston and Melrose . . . . .	85,637 00	644 32	12 89
Wetherbee & Nutter . . . . .	Brighton . . . . .	134,800 00	1,571 31	31 43
Whitaker, C. F. . . . .	North Adams . . . . .	184,254 00	1,945 21	38 90
Whitmore, J. C. . . . .	East Boston . . . . .	336,150 00	3,081 15	61 62
Williams, G. D. . . . .	Greenfield . . . . .	24,875 00	222 88	4 46
		\$14,388,632 66	\$139,700 95	\$2,793 98
<b>ROYAL CANADIAN INSURANCE COMPANY</b>				
Abbott, H. E. . . . .	Montreal, Canada.			
Barnes, William . . . . .	Brookline . . . . .	\$15,000 00	\$136 05	\$2 72
Barton, S. R., & Co.* . . . .	Marlborough . . . . .	26,107 00	276 58	5 53
Bird, H.† . . . .	Webster . . . . .	23,500 00	321 41	6 43
Boardman, Charles H.† . . . .	Cambridge . . . . .	52,450 00	714 63	14 29
Brewster & Graves . . . . .	Lynn . . . . .	113,700 00	1,531 19	30 62
Brown, Benjamin F. . . . .	Newburyport . . . . .	47,263 00	598 26	11 97
Bush, A. L. . . . .	Charlestown . . . . .	42,600 00	671 71	13 43
	Westfield . . . . .	49,427 00	602 38	12 05

Chapin & Williams . . . . .	Greenfield . . . . .	17,733 33	186 52	3 73
Cheever & Lee . . . . .	Manchester . . . . .	8,200 00	125 50	2 51
Clark, W. E. . . . .	South Framingham . . . . .	47,075 00	689 90	13 80
Colby, W. R., & Co. . . . .	Salem . . . . .	74,115 00	1,105 52	22 11
Cook, Samuel H. . . . .	New Bedford . . . . .	73,187 00	829 48	16 59
Dunham, H. J. . . . .	Stockbridge . . . . .	21,525 00	252 54	5 05
Edwards, J., & Co. § . . . . .	Lawrence . . . . .	61,145 00	876 60	17 53
Fiske, George B. . . . .	Holliston . . . . .	8,700 00	121 00	2 42
Frankle, Jones . . . . .	Haverhill . . . . .	56,200 00	609 80	12 20
Fullerton, C. D. . . . .	Brockton . . . . .	21,100 00	287 87	5 76
Gould, Jesse, & Son . . . . .	Chelsea . . . . .	50,962 60	393 75	7 87
Greenwood, S. A. . . . .	Gardner . . . . .	25,620 00	353 42	7 06
Hunt & Hamilton . . . . .	Athol . . . . .	1,700 00	18 75	37
Judd, Charles C. . . . .	Holyoke . . . . .	64,135 00	620 76	12 42
Lincoln, William, & Co. . . . .	Warren . . . . .	18,349 00	259 48	5 19
Lockey & Allison . . . . .	Fitchburg . . . . .	61,310 00	742 93	14 86
Lockey & Dennis . . . . .	Fitchburg . . . . .	11,200 00	139 00	2 78
Merrick, Spencer R. . . . .	Clinton . . . . .	23,280 00	296 88	5 94
Parker, George G. . . . .	Milford . . . . .	16,160 00	253 87	5 07
Parks, L. C. . . . .	Worcester . . . . .	148,802 00	1,704 49	34 09
Pease, M. H. . . . .	Lee . . . . .	17,800 00	243 52	4 87
Peck & Pierce . . . . .	Northampton . . . . .	46,200 00	421 30	8 43
Phillips, E. M. . . . .	Southbridge . . . . .	13,200 00	171 37	3 43
Porter, Samuel . . . . .	Beverly . . . . .	—	220 38	4 41
Potter, Arnold G. . . . .	North Adams . . . . .	30,450 00	248 20	4 96
Rice, Henry ¶ . . . . .	North Attleborough . . . . .	24,435 00	224 18	4 48
Selkirk, A. W. . . . .	Great Barrington . . . . .	15,700 00	230 00	4 60
Sise, Charles F. . . . .	Boston . . . . .	1,271,087 00	4,361 24	87 22
Slade, A. K., jun. . . . .	Fall River . . . . .	41,940 00	647 09	12 94
Stacy, S. A., & Son . . . . .	Gloucester . . . . .	58,800 00	882 32	17 65

\* Agency closed August, 1879.

† Agency discontinued Aug. 30, 1879.

‡ To Aug. 26, 1879.

§ Nine months.

|| To Sept. 1, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>ROYAL CANADIAN INSURANCE Co. — <i>Concluded.</i></b>				
Stevenson, J. M.	Pittsfield.	\$24,350 00	\$288 88	\$5 78
Tapley, Charles	Peabody.	29,785 00	458 78	9 18
Taylor, George W.	Lexington	2,000 00	30 00	60.
Terry, Henry B.	Hyde Park	21,575 00	248 25	4 96
Tucke, E. M.	Lowell	85,575 00	930 78	18 62
Underwood, G. E.	Ayer	75,122 50	836 01	16 72
Upton, Daniel	Adams	7,000 00	111 75	2 23
Williams, S. A.	Taunton.	118,635 00	782 35	15 65
<b>RUTGERS FIRE INSURANCE COMPANY</b>				
Brewer, Cyrus	New York, N.Y. Boston and Milton	\$3,064,200 43	\$26,056 67	\$521 12
<b>SAFEGUARD FIRE INSURANCE COMPANY</b>				
Eddy, Peleg E.*	New York, N.Y. Boston	\$890,935 50	\$6,375 93	\$127 52
<b>SCOTTISH COMMERCIAL INSURANCE COMPANY</b>				
Abbott, H. E.	Glasgow, Scotland. Brookline	\$50,626 00	\$411 00	\$8 22
Barrows, Roswell S.	Jamaica Plain	38,400 00	385 53	7 71
Brainard, J. C.	Amherst.	47,875 00	603 41	12 07
Brewster & Graves	Newburyport	19,077 00	204 35	4 09
Briggs, Andrew S.	Taunton.	16,520 00	178 52	3 57
Burge, Lorenzo	Waltham	7,542 00	77 83	1 56
Cardell, E. L., & Co.	Lowell	49,390 37	272 94	5 46
Clark, W. E.	Framingham	44,390 00	472 24	9 44
Crane, Wesley C.	Somerville	4,000 00	21 00	42
Currier, F. C., & Son	Fitchburg	24,000 00	241 63	4 83

Day, Henry A. . . . .	Hyde Park . . . . .	38,200 00	307 20	6 14
Dunham & Wilson . . . . .	Pittsfield . . . . .	138,153 34	1,369 87	27 40
Farnsworth, Ezra S. . . . .	Newtonville . . . . .	17,450 00	194 80	3 90
Flagg & Tyler . . . . .	North Adams . . . . .	9,850 00	126 89	2 54
Follansbee, H. L. . . . .	Gloucester . . . . .	83,925 00	980 17	19 60
Foote, William H. . . . .	Westfield . . . . .	28,450 00	308 62	6 17
Haffards, G. M. . . . .	Fall River . . . . .	103,500 00	803 39	16 07
Hastings, W. B., & Co. . . . .	Cambridge . . . . .	71,383 00	877 07	17 54
Hovey & Fenno . . . . .	Boston . . . . .	1,615,354 00	8,847 65	176 95
Johnson, Thomas H. . . . .	Salem . . . . .	61,550 00	833 47	16 67
Johnson, William F.† . . . .	Lynn . . . . .	27,750 00	361 43	7 23
Judd, C. C. . . . .	Holyoke . . . . .	84,510 00	639 70	12 79
Judd, F. A. . . . .	Springfield . . . . .	122,760 00	1,102 53	22 05
Lincoln, William, & Co. . . . .	Warren . . . . .	206,028 00	1,837 91	36 76
Mair, Thomas . . . . .	Boston . . . . .	652,725 50	5,522 48	110 45
Murphy, James . . . . .	Lawrence . . . . .	39,477 50	406 31	8 13
Packard, S. Franklin . . . . .	Brockton . . . . .	29,525 00	341 80	6 84
Peck & Pierce . . . . .	Northampton . . . . .	66,645 00	611 90	12 24
Stone, Samuel H., jun. . . . .	Beverly . . . . .	4,300 00	46 75	93
Tillinghast & Alden . . . . .	New Bedford . . . . .	34,650 00	390 53	7 81
Tyler, Edward D. . . . .	North Adams . . . . .	8,300 00	143 25	2 86
Washburn, J. D. . . . .	Worcester . . . . .	215,165 00	2,301 45	46 03
Wass & Everett . . . . .	Boston . . . . .	250,065 34	2,710 10	54 20
Westgate, H. H. . . . .	Boston and Melrose . . . . .	90,010 00	783 50	15 67
Wetherbee & Nutter . . . . .	Brighton . . . . .	84,350 00	1,079 19	21 58
SECURITY INSURANCE COMPANY.		\$4,385,897 05	\$35,796 41	\$715 92
Boardman & Earp† . . . . .	New Haven, Conn. . . . .	\$17,600 00	\$638 58	\$12 77
Haffards, G. M. . . . .	Lynn . . . . .	89,445 00	988 75	19 77
	Fall River . . . . .			

\* Agency discontinued June 21, 1879.

† From July, 1879.

‡ From Feb. 11, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>SECURITY INSURANCE COMPANY — Concluded.</b>				
Harrington, N. A. . . . .	Worcester . . . . .	\$170,500 00	\$1,285 36	\$25 71
Miller, George F. . . . .	North Adams . . . . .	24,510 00	364 67	7 29
Reed & Brother. . . . .	Boston . . . . .	1,006,785 00	8,634 74	172 69
	New York, N. Y.	\$1,338,840 00	\$11,912 10	\$238 23
<b>STANDARD FIRE INSURANCE COMPANY</b>				
Currier, Aug. N. . . . .	Worcester . . . . .	\$7,500 00	\$80 00	\$1 60
Johnson, R. B. . . . .	Holyoke . . . . .	3,000 00	60 00	1 20
Sawyer & Blake . . . . .	Boston . . . . .	486,163 48	3,392 64	67 85
	Trenton, N. J.	\$496,663 48	\$3,532 64	\$70 65
<b>STANDARD FIRE INSURANCE COMPANY</b>				
Beer, Enoch H. . . . .	North Adams . . . . .	\$19,725 00	\$302 43	\$6 05
Brainard, J. C. . . . .	Amherst . . . . .	33,600 00	541 43	10 83
Brown, Henry A. . . . .	Salem . . . . .	18,240 00	191 48	3 83
Fuller, W. A., & Co. . . . .	Springfield . . . . .	178,463 50	2,781 03	55 62
Hunt, George F. . . . .	Lowell . . . . .	2,500 00	27 50	55
Kilbride, J. J. . . . .	Lawrence . . . . .	8,350 00	67 53	1 35
Paige, John C. . . . .	Boston . . . . .	931,484 15	12,331 38	246 63
Parks, L. C. . . . .	Worcester . . . . .	30,100 00	549 32	10 99
Pease, M. H. . . . .	Lee . . . . .	17,450 00	253 00	5 06
Selkirk, A. W. . . . .	Great Barrington . . . . .	25,716 67	363 32	7 27
Slade, A. K., jun. . . . .	Fall River . . . . .	35,675 00	447 97	8 96
		\$1,301,304 32	\$17,856 39	\$357 14

STAR FIRE INSURANCE COMPANY		New York, N.Y.							
Bacheller, E. Q.	.	.	Lynn	.	.	\$28,050 00	\$405 01	\$8 10	
Church, H. C.	.	.	Lowell	.	.	7,700 00	82 88	1 66	
Currier, F. C., & Son	.	.	Fitchburg	.	.	3,500 00	50 00	1 00	
Eldred, E., & Co.	.	.	Worcester	.	.	139,802 00	1,024 80	20 50	
Goodell, W. S.*	.	.	Haverhill	.	.	4,750 00	53 00	1 06	
Hastings, W. B., & Co.	.	.	Cambridge	.	.	41,458 00	420 64	8 41	
Hellyar, Samuel H.	.	.	Palmer	.	.	4,300 00	36 25	72	
Johnson, R. B.	.	.	Holyoke	.	.	10,500 00	81 50	1 63	
Peck & Pierce	.	.	Northampton	.	.	10,425 00	96 75	1 93	
Piper & Sawyer	.	.	Newburyport	.	.	1,000 00	12 50	25	
Sawyer & Blake	.	.	Boston	.	.	1,023,346 00	5,907 40	118 15	
Selkirk, A. W.	.	.	Great Barrington	.	.	4,750 00	83 00	1 66	
Shepard, J. M., jun , & Co.	.	.	Fall River	.	.	106,810 00	836 35	16 73	
Stevenson, J. M.	.	.	Pittsfield	.	.	18,600 00	210 00	4 20	
Swan, A. D.	.	.	Lawrence	.	.	24,667 51	229 77	4 60	
Tillinghast & Alden	.	.	New Bedford	.	.	14,350 00	148 50	2 97	
Whitney, E. C.	.	.	Marlborough	.	.	25,550 00	215 60	4 31	
STERLING FIRE INSURANCE COMPANY			New York, N.Y.			\$1,469,558 51	\$9,893 95	\$197 88	
Holmes, J. W.	.	.	Springfield	.	.	\$11,798 62½	\$126 47½	\$2 53	
Stearns Brothers	.	.	Boston	.	.	411,405 55	2,015 39	40 31	
Wood, B. L., jun.†	.	.	Taunton	.	.	1,725 00	20 28	41	
ST. JOSEPH FIRE AND MARINE INSURANCE CO.			New York, N.Y.			\$154,929 17½	\$2,162 14½	\$43 25	
Crowell, John F.	.	.	Worcester	.	.	\$2,500 00	\$18 75	\$0 37	
Huckley, Joseph W.	.	.	Taunton	.	.	4,650 00	37 00	74	
						\$7,150 00	\$55 75	\$1 11	

\* Commenced business Oct. 2, 1879.

† From Aug. 19.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>ST. NICHOLAS INSURANCE COMPANY.</b>	New York, N.Y.			
Baker, Ezra . . . . .	Lynn . . . . .	\$61,099 00	\$732 20	\$14 64
Beer, E. H. . . . .	North Adams . . . . .	10,175 00	73 25	1 46
Coburn, Charles . . . . .	Lowell . . . . .	24,900 00	239 75	4 79
Conaty, Edward J. . . . .	Taunton . . . . .	1,100 00	14 25	28
Cotton, James M. . . . .	Fall River . . . . .	3,750 00	35 00	70
Fuller, S. B. . . . .	Florence . . . . .	8,300 00	79 00	1 58
Gould, Jesse, & Son . . . . .	Chelsea . . . . .	38,532 66	504 35	10 08
Harrington, N. A. . . . .	Worcester . . . . .	92,150 00	566 34	11 33
Hastings, W. B., & Co. . . . .	Cambridge . . . . .	127,482 00	1,391 53	27 83
Haynes, A. W. . . . .	Clinton . . . . .	4,500 00	46 50	93
Jordan & Co. . . . .	Weymouth . . . . .	8,550 00	136 38	2 73
Kilbride, J. J. . . . .	Lawrence . . . . .	28,500 00	365 80	7 32
Lincoln, William, & Co. . . . .	Warren . . . . .	62,478 00	579 34	11 59
Long, Edward A. . . . .	Boston . . . . .	606,411 00	5,008 34	100 17
Medcalf, William . . . . .	Ware . . . . .	4,900 00	60 75	1 21
Odell, Charles . . . . .	Salem . . . . .	9,100 00	114 50	2 29
Pendergast, George H.* . . . .	Charlestown . . . . .	2,300 00	26 00	52
Plimpton, M. F. . . . .	Fitchburg . . . . .	10,800 00	176 15	3 52
Turner, John M. . . . .	Northampton . . . . .	21,700 00	183 18	3 66
Van Campen, H. . . . .	New Bedford . . . . .	46,117 00	400 35	8 01
Wariner, S. C. . . . .	Springfield . . . . .	66,456 00	838 09	16 76
Willard, John H. . . . .	Westfield . . . . .	500 00	4 00	08
		\$1,239,800 66	\$11,575 05	\$231 48
<b>ST. PAUL FIRE AND MARINE INSURANCE CO.</b>	St. Paul, Minn.			
Allison, Henry . . . . .	Fitchburg . . . . .	\$42,435 00	\$657 07	\$13 14
Ballard, E. O.† . . . .	Marlborough . . . . .	4,500 00	60 32	1 21

Cardell, E. L., & Co.	.	.	.	.	Lowell	.	.	.	.	39,334 00	428 15	8 56
Carpenter, George O.	.	.	.	.	Boston	.	.	.	.	782,327 00	8,476 62	169 53
Colby, W. R., & Co.	.	.	.	.	Salem	.	.	.	.	131,335 00	718 37	14 37
Eldred, E., & Co.	.	.	.	.	Worcester	.	.	.	.	5,500 00	75 00	1 50
Hastings, W. B., & Co.	.	.	.	.	Cambridge	.	.	.	.	66,838 00	905 61	18 11
Hinckley, J. W.	.	.	.	.	Taunton	.	.	.	.	61,193 00	775 09	15 50
Howland, S. D.	.	.	.	.	Fall River	.	.	.	.	31,100 00	395 88	7 92
Morrissey, J., & Son	.	.	.	.	Plymouth	.	.	.	.	1,200 00	14 50	29
Silsbee & Pickford	.	.	.	.	Lynn	.	.	.	.	52,725 00	647 20	12 94
Stevenson, J. M.	.	.	.	.	Pittsfield	.	.	.	.	10,075 00	40 97	82
Tillinghast & Alden	.	.	.	.	New Bedford	.	.	.	.	2,750 00	37 50	75
Warriner, S. C.	.	.	.	.	Springfield	.	.	.	.	22,910 00	358 04	7 16
											\$13,590 32	\$271 80
TOLEDO FIRE AND MARINE INSURANCE Co.											\$1,254,222 00	
Clark & Babb	.	.	.	.	Toledo, O.	.	.	.	.	\$429,790 25	\$4,786 08	\$95 72
Clark, Milton	.	.	.	.	Boston	.	.	.	.	32,170 50	517 81	10 36
											\$5,303 89	\$106 08
TRADE INSURANCE COMPANY												
Adams, Edward F.	.	.	.	.	Camden, N.J.	.	.	.	.	\$10,700 00	\$203 01	\$4 06
Cardell, E. L., & Co.	.	.	.	.	Haverhill	.	.	.	.	120,366 00	1,136 39	22 73
Crowell, John F.	.	.	.	.	Lowell	.	.	.	.	48,863 00	614 50	12 29
Edwards, J., & Co.	.	.	.	.	Worcester	.	.	.	.	11,665 00	151 20	3 02
Howland, S. D.	.	.	.	.	Lawrence	.	.	.	.	39,200 00	536 49	10 73
Johnson, William F.	.	.	.	.	Fall River	.	.	.	.	7,900 00	112 75	2 25
Jordan, Lovett & Co.	.	.	.	.	Lynn	.	.	.	.	508,831 92	6,615 02	132 30
Judd, F. A.	.	.	.	.	Boston	.	.	.	.	69,204 06	963 61	19 27
Lincoln, C. S.	.	.	.	.	Springfield	.	.	.	.	43,564 00	563 40	11 27
Lockey & Allison	.	.	.	.	Warren	.	.	.	.	12,475 00	209 02	4 18
Whitaker, C. F.	.	.	.	.	Fitchburg	.	.	.	.	37,913 00	550 17	11 00
											\$11,655 56	\$233 10
											\$910,681 98	

\* Agency taken Sept. 2, 1879.

† To January, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>TRADERS' INSURANCE COMPANY</b>				
Baker, Ezra . . . . .	Chicago, Ill.	\$62,300 00	\$793 18	\$15 86
Church, H. C. . . . .	Lynn . . . . .	11,500 00	176 20	3 52
Denny & Bruerton . . . . .	Lowell . . . . .	962,517 15	8,474 46	169 49
Hastings, W. B., & Co. . . . .	Boston . . . . .	48,759 00	589 88	11 80
Howland, S. D. . . . .	Cambridge . . . . .	1,500 00	24 00	48
Stevenson, J. M. . . . .	Fall River . . . . .	9,625 00	128 19	2 56
Stone, Emerson . . . . .	Pittsfield . . . . .	13,875 00	124 36	2 49
Walker, Oliver . . . . .	Spencer . . . . .	2,500 00	66 33	1 33
	Northampton . . . . .			
<b>TRADESMEN'S FIRE INSURANCE COMPANY</b>				
Boardman & Earp * . . . . .	New York, N.Y.	\$1,112,576 15	\$10,376 60	\$207 53
Lincoln, William, & Co. . . . .	Lynn . . . . .	\$35,533 00	\$389 55	\$7 79
Munroe, A. C. . . . .	Warren . . . . .	125,041 00	1,381 21	27 62
Paige, John C. . . . .	Worcester . . . . .	85,500 00	960 03	19 20
	Boston . . . . .	796,271 97	7,822 27	156 45
<b>TRANSATLANTIC FIRE INSURANCE COMPANY</b>				
Chace & Shaw . . . . .	Hamburg, Germany.	\$1,042,345 97	\$10,553 06	\$211 06
D'Evelyn, John S. . . . .	Fall River . . . . .	\$34,476 00	\$350 77	\$7 02
Eldred, E., & Co. . . . .	Lowell . . . . .	18,650 00	302 75	6 05
Ladd Brothers & Co. . . . .	Worcester . . . . .	120,445 00	1,133 44	22 67
Lincoln, William, & Co. . . . .	Springfield . . . . .	57,300 00	559 59	11 19
Sawyer & Blake . . . . .	Warren . . . . .	115,699 00	1,268 88	25 38
	Boston . . . . .	1,033,976 76	10,882 74	217 65
		\$1,380,546 76	\$14,498 17	\$289 96

UNION INSURANCE COMPANY	.	.	.	Philadelphia, Penn.					
Parks, Loren C.	.	.	.	Worcester	.	\$57,400 00	\$504 20	\$15 13	
Sawyer & Blake	.	.	.	Boston	.	513,938 00	4,503 04	135 09	
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UNION MARINE AND FIRE INSURANCE COMPANY,	.	.	.	Galveston, Tex.		\$571,338 00	\$5,007 24	\$150 22	
Carpenter, George O.	.	.	.	Boston	.	\$24,800 00	\$141 19	\$2 82	
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UNITED FIREMEN'S INSURANCE COMPANY.	.	.	.	Philadelphia, Penn.					
Brainard, J. C.	.	.	.	Amherst	.	\$3,200 00	\$42 75	\$1 28	
Cheppu & Brown	.	.	.	Boston	.	425,286 50	3,134 60	94 04	
Clark, W. E.†	.	.	.	Framingham	.	7,250 00	87 63	2 63	
Coburn, Charles	.	.	.	Lowell	.	4,334 00	37 50	1 12	
Coolidge, Augustus	.	.	.	Worcester	.	1,750 00	15 75	47	
Greenwood, S. A.	.	.	.	Gardner	.	11,700 00	222 00	6 66	
Kilbride, J. J.	.	.	.	Lawrence	.	2,700 00	14 25	43	
Lockey & Allison	.	.	.	Fitchburg	.	5,650 00	67 79	2 03	
Parkhurst, C. S.	.	.	.	Springfield	.	12,400 00	123 83	3 71	
Pope, Richard	.	.	.	Boston	.	88,388 00	1,357 59	40 73	
Selkirk, A. W.	.	.	.	Great Barrington	.	4,850 00	95 50	2 86	
Spring, John F.	.	.	.	Greenfield	.	8,900 00	142 75	4 28	
Sproat, C. W.	.	.	.	Taunton	.	2,000 00	9 00	27	
Turner, John M.	.	.	.	Northampton	.	5,000 00	77 25	2 32	
Van Campen, H.	.	.	.	New Bedford	.	4,500 00	60 00	1 80	
Warriner, S. C.	.	.	.	Holyoke	.	6,000 00	77 37	2 32	
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UNITED STATES LLOYDS INSURANCE COMPANY,	.	.	.	New York, N.Y.		\$593,908 50	\$5,565 56	\$166 95	
Magoun, T., jun.	.	.	.	Boston	.	\$895,898 16	\$8,903 48	\$178 07	

\* From July 12, 1879.

† Sept. 1.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>UNITED STATES PLATE GLASS INSURANCE CO. .</b>				
Barrows, R. S. . . . .	Philadelphia, Penn. . . . .	\$36,480 00	\$1,160 57	\$34 82
Greene, William S. . . . .	Jamaica Plain. . . . .	8,797 00	344 41	10 33
Judd, C. C. . . . .	Fall River . . . . .	—	49 96	1 50
	. . . . .			
		\$45,277 00	\$1,554 94	\$46 65
<b>VIRGINIA FIRE AND MARINE INSURANCE CO. .</b>				
Ellison, William H. . . . .	Richmond, Va. . . . .	\$100,444 00	\$1,015 56	\$20 31
	Boston . . . . .			
<b>WATERTOWN FIRE INSURANCE COMPANY .</b>				
Abbott, H. E. . . . .	Watertown, N. Y. . . . .	\$23,900 00	\$265 60	\$5 31
Bacon, Henry S. . . . .	Brookline . . . . .	6,000 00	55 00	1 10
Barton, S. R., & Co. . . . .	Milford . . . . .	25,300 00	167 22	3 34
Beer, Enoch H. . . . .	Webster . . . . .	29,115 00	202 80	4 06
Bush, A. L. . . . .	North Adams . . . . .	17,450 00	136 05	2 72
Chaffee, J. C. . . . .	Westfield . . . . .	35,000 00	313 17	6 26
Clapp, Lafayette . . . . .	Lee . . . . .	14,250 00	113 98	2 28
Collins, Stephen . . . . .	Easthampton . . . . .	1,845 00	157 70	3 15
Collins, Thomas C. . . . .	Newburyport . . . . .	42,025 00	472 13	9 44
Coolidge, Augustus . . . . .	Middleborough . . . . .	189,018 83	1,604 78	32 10
Daniels, George P. . . . .	Worcester . . . . .	59,604 00	733 20	14 66
Denny, Charles A. . . . .	Salem . . . . .	5,425 00	44 40	89
Dudley, Charles R. . . . .	Leicester . . . . .	5,100 00	59 58	1 19
Dwelle, Jedediah . . . . .	Monson . . . . .	2,100 00	20 62	41
Edwards, J., & Co. . . . .	Hanover . . . . .	37,450 00	303 33	6 06
Elliot, George M. . . . .	Lawrence . . . . .	48,200 00	377 55	7 55
Fogg, George O. . . . .	Lowell . . . . .	1,700,847 00	14,540 77	290 82
	Boston . . . . .			

Frankle, Jones . . . . .	Haverhill . . . . .	7,900 00	71 95	1 44
French, H. T. . . . .	Hudson . . . . .	2,200 00	23 50	47
Fuller, S. B. . . . .	Florence . . . . .	24,815 00	286 39	5 73
Glazier, Thomas E. . . . .	Gardner . . . . .	21,965 00	189 97	3 80
Hamant, Charles . . . . .	Medfield . . . . .	13,445 00	173 95	3 48
Hardwick, John . . . . .	Quincy . . . . .	16,600 00	182 12	3 64
Hartshorne, Charles F. . . . .	Wakefield . . . . .	12,025 00	88 08	1 76
Haynes, A. W. . . . .	Clinton . . . . .	20,977 00	175 14	3 50
Howland, F. P., & Sons . . . . .	Abington . . . . .	16,250 00	163 00	3 26
Jordan & Co. . . . .	Weymouth . . . . .	28,050 00	362 05	7 24
Kittredge, C. B. . . . .	Westborough . . . . .	16,040 00	113 64	2 27
Lincoln, William, & Co. . . . .	Warren . . . . .	33,905 00	323 88	6 48
Lockey & Allison . . . . .	Fitchburg . . . . .	11,975 00	105 74	2 11
Lockey & Dennis . . . . .	Fitchburg . . . . .	4,500 00	29 60	59
Medcalf, William . . . . .	Ware . . . . .	20,350 00	54 77	1 10
Merriam, Charles A. . . . .	Chelsea . . . . .	191,854 50	1,602 40	32 05
Merrill, E. S. . . . .	Winchendon . . . . .	14,525 00	115 00	2 30
Millay, G. A. . . . .	Southbridge . . . . .	—	29 46	59
Ober, Joseph E. . . . .	West Medford . . . . .	15,400 00	143 15	2 86
Packard, S. F. . . . .	Brockton . . . . .	8,000 00	39 15	78
Parker, D. F. . . . .	Springfield . . . . .	112,035 00	940 68	18 81
Parker, F. S. . . . .	Pittsfield . . . . .	32,500 00	241 39	4 83
Parker, George G. . . . .	Milford . . . . .	13,900 00	153 32	3 06
Puffer, H. M. . . . .	Shelburne Falls . . . . .	13,400 00	134 00	2 68
Reed, E. M. . . . .	Mansfield . . . . .	4,700 00	45 00	90
Remington, J. A. . . . .	Fall River . . . . .	113,275 00	1,176 05	23 52
Richardson, H. N. & O. P. . . . .	Attleborough . . . . .	5,500 00	62 25	1 24
Richardson, O. P., jun. . . . .	Attleborough . . . . .	7,250 00	43 67	87
Ryder, Austin G. . . . .	Taunton . . . . .	21,075 00	191 12	3 82
Ryder, Thomas M. . . . .	Wareham . . . . .	20,050 50	224 36	4 48
Selkirk, A. W. . . . .	Great Barrington . . . . .	16,700 00	145 80	2 92

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>WATERTOWN FIRE INSURANCE Co. — Concluded.</b>				
Silsbee, James B.	Lynn . . . . .	\$181,300 00	\$1,712 35	\$34 25
Skerry, S. H., & Co.	North Brookfield . . . . .	47,520 00	477 13	9 54
Stone, Daniel . . . . .	North Dana . . . . .	33,175 00	230 19	4 60
Stone, Emerson . . . . .	Spencer . . . . .	34,750 00	246 42	4 93
Talbot, Jabez, jun. . . . .	Stoughton . . . . .	4,550 00	27 58	55
Taylor, W. A. . . . .	Grandy . . . . .	12,250 00	125 50	2 51
Tilton, W. A. . . . .	Ashland . . . . .	33,634 00	230 45	4 60
Turner, John M. . . . .	Northampton . . . . .	12,850 00	106 87	2 14
Underwood, George E. . . . .	Ayer . . . . .	2,200 00	45 05	90
Van Campen, Hiram . . . . .	New Bedford . . . . .	69,025 00	645 10	12 90
Warriner, S. C. . . . .	Springfield . . . . .	139,818 00	1,486 70	29 73
Westgate, H. H. . . . .	Boston and Melrose . . . . .	5,450 00	69 00	1 38
Weston, William H. . . . .	Danvers . . . . .	6,500 00	72 50	1 45
		\$3,666,813 83	\$32,673 30	\$653 40
<b>WESTCHESTER FIRE INSURANCE COMPANY</b>				
Babb, George W., jun.* . . . .	New Rochelle, N. Y. . . . .			
Beer, Enoch H. . . . .	Boston . . . . .	\$1,846,834 00	\$14,529 92	\$290 60
Boardman & Earp† . . . . .	North Adams . . . . .	45,345 00	550 61	11 01
Brewster & Graves . . . . .	Lynn . . . . .	56,100 00	578 81	11 58
Brown, Henry A. . . . .	Newburyport . . . . .	68,810 00	731 00	14 62
Cardell, F. L., & Co. . . . .	Salem . . . . .	90,147 00	1,082 42	21 65
Chaffee, J. C. . . . .	Lowell . . . . .	183,580 50	2,026 56	40 53
Cheever & Lee . . . . .	Lee . . . . .	23,850 00	251 39	5 03
Clark, Milton . . . . .	Manchester . . . . .	32,200 00	464 38	9 29
Cowles, M. E. . . . .	Boston . . . . .	204,977 50	2,296 39	45 93
	Sheffield . . . . .	36,900 00	437 67	8 75

Crowell, J. F. . . . .	.	.	.	.	.	.	.	.	.	165,000 00	1,562 95	31 25
Dunham, H. J. . . . .	.	.	.	.	.	.	.	.	.	22,935 00	213 24	4 26
Edwards, J., & Co. . . . .	.	.	.	.	.	.	.	.	.	80,375 00	906 33	18 12
Foot, William H. . . . .	.	.	.	.	.	.	.	.	.	181,300 00	2,035 85	40 72
Frankle, Jones . . . . .	.	.	.	.	.	.	.	.	.	58,000 00	651 00	13 02
Howard, H. P. . . . .	.	.	.	.	.	.	.	.	.	17,450 00	218 60	4 37
Johnson, William F.† . . . .	.	.	.	.	.	.	.	.	.	34,500 00	424 15	8 48
Judd, C. C. . . . .	.	.	.	.	.	.	.	.	.	95,870 00	872 94	17 46
Lockey & Allison . . . . .	.	.	.	.	.	.	.	.	.	72,355 00	861 93	17 24
Lockey & Dennis . . . . .	.	.	.	.	.	.	.	.	.	17,100 00	228 00	4 56
Medcalf, William . . . . .	.	.	.	.	.	.	.	.	.	20,195 00	204 72	4 09
Mellen & Stafford . . . . .	.	.	.	.	.	.	.	.	.	6,000 00	78 00	1 56
Parker, F. S. . . . .	.	.	.	.	.	.	.	.	.	53,110 00	554 86	11 10
Parker, George G. . . . .	.	.	.	.	.	.	.	.	.	32,450 00	404 71	8 09
Richardson, H. N. & O. P. . . . .	.	.	.	.	.	.	.	.	.	19,400 00	204 88	4 10
Richardson, O. P., jun. . . . .	.	.	.	.	.	.	.	.	.	33,417 00	442 35	8 85
Ryder, Thomas M. . . . .	.	.	.	.	.	.	.	.	.	38,430 00	444 25	8 88
Shattuck, John N. . . . .	.	.	.	.	.	.	.	.	.	46,175 00	477 04	9 54
Thomas, Edward A. . . . .	.	.	.	.	.	.	.	.	.	15,700 00	161 05	3 22
Tillinghast & Alden . . . . .	.	.	.	.	.	.	.	.	.	45,875 00	609 09	12 18
Turner, John M. . . . .	.	.	.	.	.	.	.	.	.	73,050 00	790 18	15 80
Underwood, George E. . . . .	.	.	.	.	.	.	.	.	.	71,419 23	928 80	18 58
Upton, Daniel . . . . .	.	.	.	.	.	.	.	.	.	15,150 00	177 25	3 54
Warriner, S. C. . . . .	.	.	.	.	.	.	.	.	.	116,036 00	1,089 34	21 79
										\$3,920,236 23	\$37,490 66	\$749 79
WESTERN ASSURANCE COMPANY												
Almy, Charles . . . . .	.	.	.	.	.	.	.	.	.	\$39,250 00	\$374 50	\$7 49
Ballard, E. O.§ . . . . .	.	.	.	.	.	.	.	.	.	3,000 00	30 00	60

\* To Oct. 1, 1879.

† From July 10, 1879.

‡ Business closed July, 1879.

§ To January, 1879.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<i>WESTERN ASSURANCE COMPANY — Concluded.</i>				
Boardman & Earp . . . . .	Lynn . . . . .	\$100,753 00	\$1,376 12	\$27 52
Carpenter, G. O. . . . .	Boston . . . . .	1,178,529 34	12,652 15	253 04
Colby, W. R., & Co. . . . .	Salem . . . . .	173,290 00	785 40	15 71
Corn, George H. . . . .	Woburn . . . . .	61,266 00	806 51	16 13
Currier, A. N. . . . .	Worcester . . . . .	24,575 00	296 44	5 93
Davis, James F. . . . .	Barre . . . . .	12,250 00	142 87	2 86
Edwards, J., & Co.* . . . .	Lawrence . . . . .	16,500 00	201 85	4 03
Fiske, George B. . . . .	Holliston . . . . .	6,250 00	71 25	1 42
Hastings, W. B., & Co. . . . .	Cambridge . . . . .	36,275 00	534 08	10 68
Hinckley, J. W. . . . .	Taunton . . . . .	55,265 00	599 53	11 99
Howe, Samuel E. . . . .	Pittsfield . . . . .	16,300 00	191 98	3 84
Howland, S. D. . . . .	Fall River . . . . .	48,150 00	641 57	12 83
Kendall, George E. . . . .	Worcester . . . . .	49,120 00	525 24	10 50
Lincoln, William, & Son . . . . .	Brookline . . . . .	8,215 00	96 27	1 92
McCann, J. A., & Co. . . . .	Chelsea . . . . .	8,725 00	62 26	1 25
Morrissey, J., & Son . . . . .	Plymouth . . . . .	1,675 00	25 12	50
Peck & Pierce . . . . .	Northampton . . . . .	27,225 00	308 70	6 17
Stone, Emerson . . . . .	Spencer . . . . .	16,983 34	213 28	4 27
Wariner, S. C. . . . .	Springfield . . . . .	43,950 00	649 52	12 99
Wetherbee & Nutter . . . . .	Brighton . . . . .	38,105 00	523 10	10 46
Whitaker, C. F. . . . .	North Adams . . . . .	9,445 00	129 58	2 59
		\$1,975,126 68	\$21,237 32	\$424 72
<i>WILLIAMSBURG CITY FIRE INSURANCE CO.</i>				
Cardell, E. L., & Co. . . . .	Brooklyn, N. Y. . . . .	\$102,850 00	\$1,077 31	\$21 55
Judd, F. A. . . . .	Lowell . . . . .	314,301 66	2,755 59	55 11
Porter, Charles H. . . . .	Springfield . . . . .	1,642,231 00	10,362 00	207 24
	Boston . . . . .			

Tillinghast & Alden .	.	.	.	.	.	.	.	.	.	54,750 00	599 78	12 00
Turner, John M .	.	.	.	.	.	.	.	.	.	105,585 00	1,164 17	23 28
										\$2,219,717 66	\$15,958 85	\$319 18
Totals	.	.	.	.	.	.	.	.	.	\$441,894,639 84	\$3,979,905 16	\$88,781 14

\* Nine months.



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## APPENDIX.

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# GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.\*

[Incorporated 1847. Commenced business 1847.]

GEORGE STEELE, *President.*

*Secretary,* CYRUS STORY.

*Office, Main Street.*

## SUMMARY OF ASSETS DEC. 31, 1879.

Cash deposited in the Gloucester Nat'l Bank .	\$1,579 72	
Gross Assets . . . . .	<u>          </u>	\$1,579 72

## INCOME.

Received from assessments on deposit notes . . . . .	\$96,082 00
Reserve from 1878 . . . . .	3,776 48
Deposit notes received during the year . . . . .	\$211,600 00
Gross Cash Income . . . . .	<u>\$99,858 48</u>

## EXPENDITURES.

Gross amount paid for losses during the year . . . . .	\$93,772 87
Paid for salaries and fees of officers and employés . . . . .	1,300 00
for interest on borrowed money . . . . .	895 76
for rents . . . . .	800 00
for incidental expenses . . . . .	1,510 13
Reserve to 1880 . . . . .	1,579 72
Gross Cash Expenditures . . . . .	<u>\$99,858 48</u>

## MISCELLANEOUS.

Risks written during 1879 . . . . .	\$1,023,865 00
Risks terminated during 1879 . . . . .	1,023,865 00
Losses incurred during the year . . . . .	93,772 87
Assessments laid on deposit notes . . . . .	96,082 00

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\* The stock is subscribed annually, in November, in shares of \$1,000 each, for which a stock-note is given of \$200 per share, upon which all assessments are made. Each subscriber is required to insure vessel-property to at least seven-eighths of the amount of stock taken by him. No vessels are insured except Gloucester fishing-vessels. No one risk exceeds \$8,000. All risks terminate on the thirtieth day of November of each year, and each year's business is settled at the close of the year. Premiums commence in November at 9 per cent, and decrease as the season advances to 4 per cent, which is the lowest premium. Extra hazardous risks pay extra premiums.

## INSURANCE LAWS OF 1879.

## [CHAP. 14.]

AN ACT in addition to "An Act relating to the Attorney in this Commonwealth of Insurance Companies of other States and Countries."

*Be it enacted, &c., as follows:*

SECTION 1. In all cases where lawful process shall be served upon the insurance commissioner, the fee prescribed in section two of chapter thirty-six of the acts of the year eighteen hundred and seventy-eight, shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

SECT. 2. All acts and parts of acts inconsistent with this act are hereby repealed.

SECT. 3. This act shall take effect upon its passage. [*Approved February 4, 1879.*]

## [CHAP. 51.]

AN ACT in addition to Chapter fifty-eight of the General Statutes, relating to Insurance Companies.

*Be it enacted, &c., as follows:*

SECTION 1. The provisions of section twenty-one of chapter fifty-eight of the General Statutes, relating to loans by insurance companies, shall be extended and applied to all insurance companies that are organized or incorporated under the laws of this Commonwealth.

SECT. 2. This act shall take effect upon its passage. [*Approved February 21, 1879.*]

## [CHAP. 52.]

AN ACT to amend Chapter one hundred and seventy-five of the Acts of the year eighteen hundred and seventy-seven, relative to the Redemption of the Guarantee Capital of Mutual Fire Insurance Companies.

*Be it enacted, &c., as follows:*

SECTION 1. The provisions of section one of chapter one hundred and seventy-five of the acts of the year eighteen hundred and seventy-seven are hereby extended to all mutual fire insurance companies with a guarantee capital organized or incorporated under the laws of this Commonwealth.

SECT. 2. Section two of chapter one hundred and seventy-five of the acts of the year eighteen hundred and seventy-seven is hereby repealed.

SECT. 3. This act shall take effect upon its passage. [*Approved February 21, 1879.*]

## [CHAP. 58.]

AN ACT in relation to the Election of Directors of Certain Insurance Companies.

*Be it enacted, &c., as follows:*

SECTION 1. All mutual fire insurance companies organized or incorporated under the laws of this Commonwealth, and insuring manufacturing property and buildings or stock appurtenant thereto only, may annually elect by ballot a portion, not exceeding one-fourth part in number, of their board of directors from members of said company residing outside the limits of this Commonwealth.

SECT. 2. All acts and parts of acts inconsistent with this act are hereby repealed.

SECT. 3. This act shall take effect upon its passage. [*Approved February 26, 1879.*]

## [CHAP. 130.]

AN ACT in relation to Certain Foreign Insurance Companies.

*Be it enacted, &c., as follows:*

SECTION 1. Whenever any insurance company of another state or country, which by its charter or the laws under which it is organized is authorized to transact more than one class or kind of insurance business, makes application for authority to transact business in this Commonwealth, it shall elect and express in such application one class or kind of business which it desires to transact in this Commonwealth, and if such company is subsequently admitted it shall be restricted in its business in this Commonwealth to the class or kind of business so chosen and determined.

SECT. 2. Any such company now doing business in this state shall on or before the first day of July next elect and express to the insurance commissioner one class or kind of insurance to which its business in this Commonwealth shall thereafter be confined.

SECT. 3. This act shall not apply to companies transacting the business of marine insurance in connection with fire insurance, or accident insurance in connection with life insurance. [*Approved March 21, 1879.*]

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